

A-Life *Med Regular*

HEALTH

ESSENTIAL

MEDICAL COVER

A Solution
for Your
Healthcare
Needs



A-Life *Med Regular*

Essential Medical Cover



Would you compromise the recovery of you or your loved ones by settling for less? Many are beginning to find it hard to keep up with rising medical costs. As such, it is crucial to have a comprehensive medical plan which will provides you with adequate medical protection.

A-Life *Med Regular* is a standalone medical plan which takes care of you and your family's long term medical needs with no Lifetime Limits.

Its pioneering "Just Swipe" medical card facility provides hassle-free hospital admission at our panel hospitals.

Wait no more! Ensure you and your loved ones have the necessary medical cover through **A-Life *Med Regular***.



Why A-Life *Med Regular*?



LIFELONG coverage up to age 100.



NO Lifetime Limit¹.



ZERO co-insurance for claims within a specified amount¹.



Hassle-free **"JUST SWIPE"** hospital admissions.



OPTIONAL protection for your family.



Referral Emergency Assistance (REA) Programme.

¹ Refer to Schedule of Benefits in page 5 for details.

A closer look at the benefits...

Lifelong Coverage up to Age 100

- A-Life *Med Regular* provides you the medical coverage up to age 100.

No Lifetime Limit

- With no Lifetime Limit, you can rest assure that you and/or your family's healthcare needs will be taken care of, for life.

Zero Co-insurance for Claims within a Specified Amount

- A-Life *Med Regular* pays your medical claim in full, up to Co-insurance Free Amount.
- The balance of the claim amount (if any) which exceeds the Co-insurance Free Amount, is subject to a 10%² co-insurance.

Hassle-free "Just Swipe" Hospital Admission³

- A-Life *Med Regular* provides you with hassle-free admission at all panel hospitals.
- A medical card will be given to you to ease any hospital admission and discharge.

Optional Protection for Your Family

- You can choose to protect your spouse and/or your children under one plan.
- A maximum of 4 children is allowed per each Family Plan's coverage.

Referral Emergency Assistance (REA) Programme

- Enjoy worldwide assistance services by calling our 24-hour service hotline 603-21665421 and reverse the call charges.
- Referral Emergency Assistance (REA) Programme services includes:

International Medical Assistance Programme	Emergency medical evacuation and repatriation, repatriation of mortal remains, medical assistance and travel information.
Domestic Medical Assistance Programme	Emergency medical evacuation and repatriation and medical assistance.
Car Assistance Programme⁴	Emergency towing and minor roadside repair, car rental assistance and referral to service centres.
Home Assistance Programme⁴	Plumbing, locksmith, general repair, air conditioning and pest control assistance.
Travel Assistance Programme⁴	Provides information such as Visa, passport and inoculation requirements, assists in location of lost items, emergency message relay etc.

² Subject to a maximum co-insurance of RM 3,000 per year.

³ If you are hospitalized for the first 3 months of your policy, you are required to pay first and submit the claim to the Company for reimbursement later.

⁴ These services are confined to referral services only. The cost of the actual services shall be borne by the policyholder. These services are not guaranteed as they are provided by a third party and the continuation of these services are subject to the agreement between the Company and the third party service provider.

The benefits described under the Referral Emergency Assistance (REA) Programme are not exhaustive. Please refer to your policy contract for detailed benefits, exclusions, terms and conditions.

The Schedule of Benefits of **A-Life Med Regular** is as follows:

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
1	Hospital Room and Board (120 days maximum per policy year)	150	200	250
2	Additional Hospital Room and Board Whilst Overseas (120 days maximum per policy year)	150	200	250
3	Intensive Care Unit (120 days maximum per policy year)	<p>As charged, subject to Reasonable and Customary Charges, up to Co-insurance Free Amount.</p> <p>The balance exceeding the Co-insurance Free Amount shall be subject to 10% co-insurance. However, the co-insurance amount payable by the policyholder, if any, shall not exceed RM 3,000 per policy year.</p>		
4	Hospital Supplies and Services			
5	Surgical Fees			
6	Operating Theatre Fees			
7	Anaesthetist's Fees			
8	In-Hospital Physician's Visit (240 visits maximum per policy year)			
9	Pre-Hospitalization (within 60 days prior to Hospitalization)			
	- Diagnostic Tests - Specialist Consultation - Medication and Treatment (RM 300 maximum per disability)			
10	Post-Hospitalization Treatment (within 90 days after hospitalization)			
	- Out-Patient Diagnostic X-ray and Lab Tests - Medical Expenses and Consultation			
11	Day Procedure			
12	Out-Patient Physiotherapy and Acupuncture (per policy year and within 60 days after hospitalization)	4,000	6,000	8,000

No.	Benefit Limits	Plan 150 (RM)	Plan 200 (RM)	Plan 250 (RM)
13	Home Nursing Care (per confinement) (180 days Lifetime Limit)	3,000	4,000	5,000
Co-insurance Free Amount (per policy year) (item 1 to 13)		22,000	25,000	28,000
14	Organ / Bone Marrow Transplant	As charged, subject to Reasonable and Customary Charges		
15	Daily Cash Allowance at Government Hospital (120 days maximum per policy year)	100	100	100
16	Daily Guardian (120 days maximum per policy year)	90	110	130
17	Malaysian Government Service Tax	As charged, subject to the Hospital Room and Board entitlement		
Annual Limit Per Insured (item 1 to 17)		100,000	125,000	150,000
Overall Lifetime Limit Per Insured		N/A	N/A	N/A
18	Emergency Accidental Out-Patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic (per accident)	2,000	2,500	3,000
19	Emergency Accidental Out-Patient Dental Treatment (per accident)	3,000	4,000	5,000
20	Out-Patient Kidney Dialysis Treatment and Out-Patient Cancer Treatment (per Lifetime)	250,000	312,500	375,000
21	Emergency Medical Evacuation and Repatriation (per event)	USD 1mil	USD 1mil	USD 1mil

Please refer to the policy contract for full details of the benefit coverage.

Find the answers to your questions here

Q What is **A-Life Med Regular** ?

A **A-Life Med Regular** is a standalone medical plan which covers up to age 100 of the insured. It provides hospitalization and surgical expenses, with no Lifetime Limit.

On top of this, **A-Life Med Regular** provides you an option to extend the coverage to your immediate family members.

Q Who is eligible to buy **A-Life Med Regular** ?

A This plan is available to individuals aged between 14 days and 70 years old.

Q What is the coverage for family members in a plan?

A All family members under the family plan will enjoy the benefits of the same plan.

Q Where am I Covered?

A You are covered worldwide but subject to a maximum of 90 days protection if you are traveling outside Malaysia, Singapore and Brunei. If you are a foreigner, your coverage is confined to hospitalization due to medical emergency within Malaysia and overseas.

Q Will my premium increase as my age increases?

A Yes. The premium payable will depend on your attained age at the next birthday when the premium is due.

Q Are the premiums for **A-Life Med Regular** guaranteed?

A The premiums for this plan are not guaranteed and the Company reserves the right to revise the premiums by giving the policyholders 3 months written notice prior to the next policy anniversary.

Q What are the fees and charges that I have to pay?

A There are no fees and charges other than premiums payable.

Q Are the premiums paid for A-Life Med Regular eligible for income tax relief?

A Yes, the premium paid for this plan may qualify you for a personal tax relief of up to RM 3,000 for medical and education insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

Q What are the major exclusions for A-Life Med Regular ?

A This plan shall not cover:

- Pre-existing illness; or
- Treatment or surgery for Specified Illnesses for a period of 120 days immediately preceding for such treatment and surgery; or
- Any medical or physical conditions arising within 30 days from the Issue Date or Commencement Date of this plan, whichever is later except for covered injury; or
- 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 plan, whichever is later; or
- 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 plan, whichever is later; or
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth or any congenital or hereditary conditions which has manifested or was diagnosed before the insured attains 17 years of age; or
- Any disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
- War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- Any violation or attempted violation of the law or resistance to arrest; or
- Pregnancy, miscarriage or child birth; or
- Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug not prescribe by treating doctor; or
- Plastic/cosmetic surgery, circumcision, all corrective glasses, contact lenses and intraocular lens except monofocal intraocular lenses in cataract surgery; or
- Dental treatment unless necessitated by accidental injury; or
- Hospitalization 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; or
- Any treatment or investigation which is not medically necessary, or convalescence, custodial or rest care; or
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- Overseas treatment if insured person insured resides or travel outside Malaysia (excluding Singapore and Brunei) for more than 90 consecutive days.

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



For your attention:

1. You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford.
2. If this policy is cancelled within the 15-day free look period, the full premium less medical expenses (if any) will be refunded.
3. Premium payments can be made annually, half-yearly, quarterly or monthly.
4. You should ensure that important information regarding this plan is disclosed to you and you understand the information disclosed. If there is ambiguity, you should seek clarification from the Company.
5. 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.
6. 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.

This brochure contains only a brief description of the product and is not exhaustive. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

A-Life *Med Regular*

Perlindungan Perubatan Yang Penting

Sanggupkah anda bertolak ansur di dalam pemulihan diri sendiri atau orang yang anda sayangi dengan penyelesaian yang lebih rendah? Ramai orang mula merasai betapa sukarnya untuk bersaing dengan peningkatan kos perubatan. Oleh itu, ia adalah amat penting untuk mempunyai satu pelan perubatan menyeluruh yang akan menyediakan perlindungan perubatan yang mencukupi.



A-Life *Med Regular* merupakan pelan perubatan tunggal yang menjaga keperluan perubatan jangka panjang anda dan keluarga anda tanpa Had Seumur Hidup.

Dengan kemudahan kad perubatan perintis "Just Swipe", ia memberi kemudahan kemasukan ke panel hospital tanpa gangguan.

Tunggu apa lagi! Pastikan anda dan orang yang anda sayangi mempunyai perlindungan perubatan yang diperlukan dengan **A-Life *Med Regular***.



Kenapa A-Life *Med Regular*?



Perlindungan **SEPANJANG HAYAT** sehingga umur 100 tahun.



TIADA Had Seumur Hidup¹.



TIADA Ko-insurans untuk jumlah tuntutan yang tertentu¹.



Kemasukan hospital tanpa gangguan dengan **"JUST SWIPE"**.



Perlindungan **PILIHAN** untuk keluarga anda.



Program Rujukan Bantuan Kecemasan.

¹ Sila rujuk kepada Jadual Manfaat pada halaman 15 untuk maklumat selanjutnya.

Meneliti manfaat-manfaatnya...

Perlindungan Sepanjang Hayat sehingga Umur 100 tahun

- A-Life *Med Regular* menyediakan anda perlindungan perubatan sehingga umur 100 tahun.

Tiada Had Seumur Hidup

- Dengan ketiadaan Had Seumur Hidup, anda boleh yakin bahawa keperluan penjagaan kesihatan anda dan/atau keluarga anda akan dijaga untuk sepanjang hayat.

Tiada Ko-insurans untuk Jumlah Tuntutan yang Tertentu

- A-Life *Med Regular* membayar rawatan perubatan anda sepenuhnya sehingga Amaun Bebas Ko-Insurans.
- Baki jumlah tuntutan (jika ada) yang melebihi Amaun Bebas Ko-insurans akan tertakluk kepada ko-insurans sebanyak 10%².

Kemasukan³ Hospital Tanpa Gangguan dengan “Just Swipe”

- A-Life *Med Regular* memberikan anda kemudahan kemasukan ke hospital tanpa gangguan di semua panel hospital.
- Kad perubatan akan diberikan kepada anda untuk memudahkan kemasukan dan pelepasan hospital.

Perlindungan Pilihan untuk Keluarga Anda

- Anda boleh memilih untuk melindungi pasangan anda dan/atau anak-anak anda di bawah satu pelan.
- Perlindungan maksimum sehingga 4 orang anak dibenarkan untuk setiap Pelan Keluarga.

Program Rujukan Bantuan Kecemasan

- Nikmati bantuan di seluruh dunia dengan menelefon talian perkhidmatan 24 jam kami di nombor 603-21665421 dengan panggilan caj balikan.
- Perkhidmatan Program Rujukan Bantuan Kecemasan termasuk:

Program Bantuan Perubatan Antarabangsa	Pemindahan dan penghantaran pulang perubatan kecemasan, penghantaran pulang jenazah, bantuan perubatan dan maklumat perjalanan.
Program Bantuan Perubatan Domestik	Pemindahan dan penghantaran pulang perubatan kecemasan dan bantuan perubatan.
Program Bantuan Kereta⁴	Penundaan kecemasan dan pembaikan kecil di tepi jalan, bantuan sewa kereta dan rujukan kepada pusat perkhidmatan.
Program Bantuan Rumah⁴	Kerja paip, tukang kunci, pembaikan am, penyaman udara dan bantuan kawalan serangga perosak.
Program Bantuan Perjalanan⁴	Memberikan maklumat mengenai Visa, pasport dan keperluan inokulasi, membantu mencari barang yang hilang, menyampaikan pesanan kecemasan dan sebagainya.

² Tertakluk kepada ko-insurans maksimum sebanyak RM 3,000 setahun.

³ Jika anda dimasukkan ke hospital dalam masa 3 bulan pertama polisi, anda perlu membayar dahulu dan kemukakan tuntutan anda kepada Syarikat untuk dibayar balik kemudiannya.

⁴ Perkhidmatan ini terbatas kepada perkhidmatan rujukan sahaja. Kos perkhidmatan sebenar akan ditanggung oleh pemegang polisi. Perkhidmatan ini tidak terjamin kerana ia disediakan oleh pihak ketiga dan penerusan perkhidmatan ini adalah tertakluk kepada persetujuan antara Syarikat dan pembekal perkhidmatan pihak ketiga.

Manfaat yang diterangkan bagi Program Rujukan Bantuan Kecemasan di atas tidak menyeluruh. Sila rujuk kepada kontrak polisi anda untuk manfaat, pengecualian, terma dan syarat yang terperinci.

Jadual Manfaat **A-Life Med Regular** adalah seperti berikut:

No.	Had Manfaat	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)
1	Bilik dan Penginapan Hospital (maksimum 120 hari setiap tahun polisi)	150	200	250
2	Bilik dan Penginapan Hospital Tambahan Semasa Di Luar Negera (maksimum 120 hari setiap tahun polisi)	150	200	250
3	Unit Rawatan Rapi (maksimum 120 hari setiap tahun polisi)			
4	Bekalan dan Perkhidmatan Hospital			
5	Yuran Pembedahan			
6	Yuran Bilik Pembedahan			
7	Yuran Pakar Bius			
8	Lawatan Pakar Perubatan Dalam Hospital (maksimum 240 lawatan setiap tahun polisi)			
9	Sebelum Penghospitalan (dalam tempoh 60 hari sebelum penghospitalan) <ul style="list-style-type: none"> - Ujian Diagnostik - Rundingan Doktor Pakar - Perubatan dan Rawatan (RM 300 maksimum untuk setiap kemalangan) 			
10	Rawatan Selepas Penghospitalan (dalam tempoh 90 hari selepas penghospitalan) <ul style="list-style-type: none"> - X-ray Diagnostik dan Ujian Makmal Pesakit Luar - Perbelanjaan Perubatan dan Rundingan 			
11	Prosedur Harian			
12	Akupunktur dan Fisioterapi Pesakit Luar (setiap tahun polisi dan dalam tempoh 60 hari selepas penghospitalan)	4,000	6,000	8,000

Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Biasa Diamalkan sehingga Amaun Bebas Ko-insurans.

Baki yang melebihi Amaun Bebas Ko-insurans akan tertakluk kepada ko-insurans sebanyak 10%. Walau bagaimanapun, ko-insurans yang perlu dibayar oleh pemegang polisi, jika ada, tidak melebihi RM 3,000 setiap tahun polisi.

No.	Had Manfaat	Pelan 150 (RM)	Pelan 200 (RM)	Pelan 250 (RM)
13	Penjagaan Kejururawatan Di Rumah (setiap kemasukan hospital) (had seumur hidup 180 hari)	3,000	4,000	5,000
	Amaun Bebas Ko-insurans (setiap tahun polisi) (no. 1 hingga 13)	22,000	25,000	28,000
14	Pemindahan Organ/Sumsum Tulang	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan dan Biasa Diamalkan		
15	Elaun tunai harian di Hospital Kerajaan (maksimum 120 hari setiap tahun polisi)	100	100	100
16	Penjaga Harian (maksimum 120 hari setiap tahun polisi)	90	110	130
17	Cukai Perkhidmatan Kerajaan Malaysia	Seperti caj yang dikenakan tertakluk kepada jumlah Bilik dan Penginapan Hospital		
	Had Tahunan setiap Orang Diinsuranskan (no. 1 hingga 17)	100,000	125,000	150,000
	Had Seumur Hidup Keseluruhan setiap Orang Diinsuranskan	T/B	T/B	T/B
18	Rawatan Kecemasan Pesakit Luar Akibat Kemalangan dan Rawatan Susulan 30 hari di Hospital dan Klinik (setiap kemalangan)	2,000	2,500	3,000
19	Rawatan Pergigian Kecemasan Pesakit Luar Akibat Kemalangan (setiap kemalangan)	3,000	4,000	5,000
20	Rawatan Dialisis Buah Pinggang Pesakit Luar dan Rawatan Kanser Pesakit Luar (Had Seumur Hidup)	250,000	312,500	375,000
21	Pemindahan dan penghantaran pulang perubatan kecemasan (setiap kejadian)	USD 1 juta	USD 1 juta	USD 1 juta

Sila rujuk kepada kontrak polisi untuk maklumat lengkap berkenaan dengan manfaat perlindungan.

Dapatkan jawapan kepada soalan-soalan anda di sini

Q Apakah itu **A-Life Med Regular** ?

A **A-Life Med Regular** merupakan pelan perubatan tunggal yang melindungi anda sehingga umur 100 tahun. Ia melindungi kemasukan ke hospital dan perbelanjaan pembedahan tanpa Had Seumur Hidup.

Selain daripada ini, **A-Life Med Regular** memberi pilihan kepada anda untuk melindungi ahli-ahli keluarga terdekat anda.

Q Siapakah yang layak membeli **A-Life Med Regular** ?

A Pelan ini boleh disertai oleh individu yang berumur di antara 14 hari dan 70 tahun.

Q Apakah perlindungan untuk ahli keluarga dalam pelan ini?

A Semua ahli keluarga di bawah pelan keluarga akan menikmati manfaat daripada pelan yang sama.

Q Di manakah saya dilindungi?

A Anda dilindungi di seluruh dunia tetapi tertakluk kepada perlindungan maksimum 90 hari jika anda melancong ke luar Malaysia, Singapura dan Brunei. Jika anda adalah warga negara asing, perlindungan anda terhad kepada penghospitalan akibat kecemasan perubatan di dalam dan luar Malaysia sahaja.

Q Adakah premium saya akan meningkat apabila umur saya meningkat?

A Ya. Premium yang perlu dibayar akan bergantung kepada umur yang anda capai pada hari jadi yang akan datang apabila premium harus dibayar.

Q Adakah premium untuk **A-Life Med Regular** terjamin?

A Premium untuk pelan ini adalah tidak terjamin dan Syarikat berhak untuk mengubah premium dengan memberi notis bertulis 3 bulan terdahulu kepada pemegang polisi sebelum ulang tahun polisi berikutnya.

Q Apakah yuran-yuran dan caj-caj yang perlu saya bayar?

A Tiada yuran-yuran dan caj-caj yang lain selain daripada premium yang perlu dibayar.

Q Adakah premium-premium yang dibayar untuk **A-Life Med Regular** layak mendapat pelepasan cukai?

A Ya, premium-premium yang dibayar untuk pelan ini melayakkan anda mendapat pelepasan cukai sehingga RM 3,000 untuk insurans perubatan dan pendidikan, tertakluk kepada keputusan muktamad Lembaga Hasil Dalam Negeri Malaysia.

Q Apakah pengecualian- pengecualian utama untuk **A-Life Med Regular** ?

A Pelan ini tidak melindungi:

- Penyakit Sedia Ada; atau
- Rawatan atau pembedahan bagi Penyakit Tertentu untuk tempoh 120 hari sebelum rawatan dan pembedahan tersebut; atau
- Mana-mana keadaan perubatan atau fizikal yang timbul dalam tempoh 30 hari pertama dari Tarikh Penyertaan atau Tarikh Mula pelan, yang mana kemudian kecuali kecederaan yang disebabkan oleh kemalangan; atau
- Rawatan Dialisis Buah Pinggang Pesakit Luar yang mana tanda-tanda atau gejala-gejala, yang pertama kali berlaku dalam tempoh 30 hari selepas Tarikh Penyertaan atau Tarikh Mula pelan, yang mana kemudian; atau
- Manfaat Rawatan Kanser Pesakit Luar yang mana tanda-tanda atau gejala-gejala, yang pertama kali berlaku dalam tempoh 60 hari selepas Tarikh Penyertaan atau Tarikh Mula pelan, yang mana kemudian; atau
- Sebarang keabnormalan perubatan atau fizikal yang wujud pada masa kelahiran, serta keabnormalan fizikal neonatal yang wujud dalam tempoh 6 bulan dari masa kelahiran atau sebarang keadaan kongenital yang ditunjukkan dengan jelas atau didiagnosis sebelum orang diinsuranskan mencapai umur 17 tahun; atau
- Sebarang hilang upaya yang diakibatkan oleh pemusnahan diri, kecederaan diri yang disengajakan, pendedahan kepada bahaya secara sengaja atau sebarang cubaan pemusnahan diri dalam keadaan siuman atau tidak siuman; atau
- Peperangan, sama ada diisytiharkan ataupun tidak, mogok, rusuhan, perang saudara atau sebarang operasi sedia berperang; atau
- Berkhidmat dalam angkatan bersenjata semasa peperangan yang diisytiharkan ataupun tidak diisytiharkan atau semasa di bawah perintah untuk operasi sedia berperang atau memulihkan ketenteraman awam; atau
- Sebarang pelanggaran atau cubaan untuk melanggar undang-undang atau menentang daripada ditahan; atau
- Kehamilan, keguguran atau melahirkan anak; atau
- Penyakit mental atau penyakit saraf, rawatan ketagihan arak, atau penyalahgunaan dadah atau sebarang komplikasi lain yang timbul daripadanya atau sebarang dadah yang tidak dipreskripsikan oleh doktor yang merawat; atau
- Pembedahan plastik/kosmetik, khatan, cermin mata untuk pembetulan penglihatan, kanta sentuh, kanta intraocular kecuali kanta intraocular monofocal dalam pembedahan katarak; atau
- Rawatan pergigian melainkan perlu dilakukan akibat kecederaan; atau
- Penghospitalan terutamanya untuk tujuan penyiasatan, diagnosis, pemeriksaan sinar-x, pemeriksaan fizikal atau perubatan am, tidak berkaitan dengan rawatan atau diagnosis hilang upaya yang dilindungi yang tidak perlu dari segi perubatan dan apa-apa rawatan pencegahan, ubat atau pemeriksaan pencegahan yang dijalankan oleh pakar perubatan, vitamin / makanan tambahan dan rawatan khusus untuk mengurangkan atau menaikkan berat badan; atau
- Sebarang rawatan atau siasatan yang tidak perlu dari segi perubatan, atau penyembuhan, penjagaan atau rehat pulih; atau
- Pengionan radiasi atau jangkitan melalui radioaktif daripada mana-mana bahan api nuklear atau sisa nuklear daripada proses pembelahan nuklear atau daripada apa-apa bahan senjata nuklear; atau
- Rawatan di luar negara jika orang diinsuranskan tinggal atau mengembara di luar Malaysia (kecuali Singapura and Brunei) selama lebih daripada 90 hari berturut-turut.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk senarai pengecualian yang sepenuhnya.



Untuk perhatian anda:

1. Anda harus memastikan pelan ini memenuhi keperluan anda dan anda mampu membayar amaun premium yang perlu dibayar di bawah polisi ini.
2. Jika polisi ini dibatalkan dalam tempoh percubaan 15 hari, premium yang telah dibayar dikurangkan perbelanjaan perubatan (jika ada) akan dipulangkan sepenuhnya.
3. Bayaran premium boleh dibuat secara tahunan, setengah tahun, suku tahunan atau bulanan.
4. Anda hendaklah memastikan bahawa maklumat penting mengenai pelan ini dinyatakan kepada anda dan anda memahami maklumat yang dinyatakan itu. Jika terdapat ketidakpastian, anda hendaklah mendapatkan penjelasan daripada Syarikat.
5. Sekiranya anda memerlukan maklumat tambahan mengenai insurans perubatan dan kesihatan, anda juga boleh merujuk buku kecil info insurans mengenai 'Insurans Perubatan Dan Kesihatan' yang boleh didapati di semua cawangan kami atau anda boleh mendapatkan satu naskah daripada Perancang Hayat AIA atau kunjungi www.insuranceinfo.com.my.
6. Adalah tidak menguntungkan untuk bertukar daripada satu pelan kesihatan kepada pelan kesihatan yang lain kerana anda mungkin tertakluk kepada keperluan penajajaminan yang baru, tempoh tangguh penuh dan sebarang tempoh yang dikenakan bagi pengecualian penyakit-penyakit tertentu / keadaan sedia ada dalam pelan baru itu.

Risalah ini hanya mengandungi keterangan ringkas mengenai produk ini dan tidak menyeluruh. Untuk penjelasan terperinci berkenaan manfaat, pengecualian, terma dan syaratnya, sila rujuk kepada kontrak polisi.

A-Life *Med Regular*

必不可缺的医药保障

您是否会退而求其次，将您或您家人的康复妥协呢？许多人开始很难跟得上医疗费用不断的上涨。因此，拥有一个全面的医药保险计划，提供您足够的医药保障是至关重要的。

A-Life *Med Regular*是一项单独并无终生限额的医药保险计划，保障您与您家人的长期医药需求。

其领先的“即刷”医药卡设施也意味着您在指定医院入院时，享有无烦恼的入院手续。

无需再等待！让A-Life *Med Regular*确保您与您的家人拥有一个必备的医药保障。





为何选择A-Life *Med Regular*?

- ✓ 终身保障直至100岁。
- ✓ 无终生限额¹。
- ✓ 在指定的数额¹索赔无共同保险。
- ✓ “即刷”让您无烦恼的入院手续。
- ✓ 提供您选择性的家庭计划。
- ✓ 紧急援助计划。

¹ 请参见第25页的利益表以获取有关之详情。

再仔细看看有关的利益...

终身保障直至100岁

- A-Life *Med Regular* 提供您直至100岁的医药保障。

无终生限额

- 无终生限额，您可确保您与/或您家人的终生保健需求获得保障。

在指定的数额索赔无共同保险

- A-Life *Med Regular* 将支付您所有的医药治疗，直至免共同保险额。
- 至于超过免共同保险额的索赔余额 (若有)，您须承担10%²的共同保险。

“即刷”让您无烦恼的入院手续³

- 在所有的指定医院，A-Life *Med Regular* 提供您没有烦恼的入院手续。
- 提供您医药卡，以纾缓您在入院及出院手续的不便。

提供您选择性的家庭计划

- 您可选择在同一个计划里保障您的配偶与/或您的孩子。
- 每个家庭计划可允许保障高达4个孩子。

紧急援助计划

- 您只需拨我们24小时服务热线603-21665421，既可在全球享有广泛的援助。此电话收费将由接听者缴付。
- 所提供的紧急援助计划服务如下：

国际医药援助计划	紧急医药拯救及遗返，遗返遗体，医药援助以及提供旅游资讯。
国内医药援助计划	紧急医药拯救及遗返以及医药援助。
汽车援助计划 ⁴	紧急拖车及轻微的路边修补，租车援助以及维修中心推荐。
家庭援助计划 ⁴	水管，锁头，普通维修，空调及以及害虫控制援助。
旅游援助计划 ⁴	提供办出国签证，护照及预防注射等方面的资讯，在遗失物件地点提供支援以及传递紧急信息等。

² 受限于每年最高共同保险为RM 3,000。

³ 若您在保单生效的首3个月内住院，您必需先缴付帐单再将索赔呈交公司以获取赔偿。

⁴ 只限于获推荐的服务，真正服务的费用须由保单持有人承担。这些服务并不受保证，因由第3者提供，而服务的持续性视公司与第3服务提供者之间的协议而定。

以上紧急援助计划推荐的利益并非概括全部。详细利益，不受保情形，规则与条规可参考您的保单契约。

A-Life Med Regular的利益表如下:

项目	利益	计划150 (RM)	计划200 (RM)	计划250 (RM)
1	住院与膳食 (每个保单年最高120天)	150	200	250
2	在海外住院的额外住院与膳食 (每个保单年最高120天)	150	200	250
3	深切治疗部(每个保单年最高120天)	照单赔偿, 受限于一合理收费, 直至免共同保险额。 超过免共同保险额的余额, 受限于一10%的共同保险。不过, 投保人所需缴付的共同保险数额(若有), 每个保单年不超过RM 3,000。		
4	医院供应及服务			
5	手术费			
6	手术室费用			
7	麻醉剂费用			
8	住院期间的医生诊查费 (每个保单年最高240次)			
9	住院前 (住院前60天内) - 诊断检查 - 专科咨询 - 医药及治疗(每宗残废最高RM 300)			
10	住院后治疗 (住院后90天内) - 门诊X-光诊断及化验费 - 医药开销及诊查费			
11	日间程序			
12	门诊物理治疗及针灸 (每个保单年以及出院后60天内)			

项目	利益	计划150 (RM)	计划200 (RM)	计划250 (RM)
13	住家看护(每宗)(终生限额为180天)	3,000	4,000	5,000
免共同保险额(每个保单年)(项目1至13)		22,000	25,000	28,000
14	器官/骨髓之移植	照单赔偿, 受限于一般合理收费		
15	入住政府医院的每日津贴(每个保单年最高120天)	100	100	100
16	监护人每日利益(每个保单年最高120天)	90	110	130
17	马来西亚政府服务税	照单赔偿, 受限于住院与膳食的数额		
每投保人的年度限额 (项目1至17)		100,000	125,000	150,000
每投保人的终生限额		无	无	无
18	紧急意外门诊治疗以及30天在医院和诊所的后续治疗(每宗意外)	2,000	2,500	3,000
19	紧急意外门诊牙齿治疗(每宗意外)	3,000	4,000	5,000
20	门诊洗肾治疗以及门诊癌症治疗(终生限额)	250,000	312,500	375,000
21	紧急医药拯救及遗返(每宗限额)	USD 1 百万	USD 1 百万	USD 1 百万

请参阅保单契约以获取详细的利益保障。

在此寻找您问题的答案

Q 什么是 **A-Life Med Regular** ?

A **A-Life Med Regular** 是一项单独的医药保单，提供投保人直至100岁的保障。它提供无终生限额的住院及手术费用保障。

除此之外，**A-Life Med Regular** 也可让您将此保障延伸至您的家庭成员。

Q 谁符合资格购买 **A-Life Med Regular** ?

A 此计划提供给年龄介于14天至70岁的人士。

Q 在同一个家庭计划里，我家人的保障是多少？

A 所有的家庭成员在同一个家庭计划里将享有相同的利益。

Q 我在哪里获得保障？

A 您在全球都获得保障。但若您到国外旅游，新加坡与汶莱除外，将受限于90天的保障。若您是外国人，您只获得在马来西亚或国外因紧急治疗而住院的保障。

Q 保费是否会随着我的年龄增长而增加？

A 是的，其保费将根据您下一个生日的届时年龄而定。

Q **A-Life Med Regular** 的保费是否获得保证？

A 此计划的保费是不受保证的。公司有权修改其保费，并在下一个保单周年的3个月之前，以书面通知保单持有人。

Q 我该支付的费用及收费是多少？

A 除了保费，您无需缴付其他的费用及收费。

Q A-Life Med Regular 之保费是否享有税务减免?

A 是的，此计划的保费可让您在医疗及教育保险组别里享有高达RM 3,000的个人税务减免，惟需经过马来西亚内陆税收局的最终决定。

Q A-Life Med Regular 有哪些不受保情形?

A 此计划将不会支付:

- 已存在的疾病; 或
- 特定疾病的治疗或手术, 发生在其治疗或手术前的120天内; 或
- 任何医药或身体状况(受伤除外)发生在保单发出日期或生效日期后的首30天内, 视何者为后; 或
- 门诊洗肾治疗的症状, 发生在保单发出日期或生效日期后的首30天内, 视何者为后; 或
- 门诊癌症治疗的症状, 发生在保单发出日期或生效日期后的首60天内, 视何者为后; 或
- 在出生的时的任何医药或身理异常, 以及婴儿在出生后的6个月内的身理异常, 或因先天性或遗传性疾病, 并在投保人未满17岁即获证实或被诊断出来; 或
- 神智清醒或不清醒的情况下自残, 企图自残或有意识造成的伤害; 或
- 任何已宣布或未宣布的战争, 罢工, 暴乱, 内战, 或革命或任何军事行动; 或
- 在已宣布或未宣布的战争, 或任何军事行动命令下, 或恢复公共秩序时服务; 或
- 任何违反或企图违反法律或拒捕; 或
- 怀孕, 流产或分娩; 或
- 精神或神经失调, 酗酒治疗, 滥用药物, 任何其他并发症或服用任何未经治疗医生的处方药物; 或
- 整型/整容手术, 包皮环切, 所有的修正眼镜, 隐形眼镜和人工晶状体(白内障手术的单焦点人工晶状体除外); 或
- 牙齿治疗, 因受伤而必须进行的牙齿治疗除外; 或
- 以检验调查为主的住院, 诊断, 光检验, 普通身体或医药检验, 或非医学上必要的治疗, 或医师执行的预防性治疗及药物, 或为减重和增重的维他命/食物补充及治疗; 或
- 任何治疗或调查, 并无需医疗的, 或疗养, 监护或休养护理; 或
- 任何核子分裂或武装所释放的核子燃料及废物所造成的离子放射或放射性污染; 或
- 国外的医药治疗, 若投保人连续居住或到国外旅游(新加坡与汶莱除外)超过90天。

备注: 此不受保情形并不详尽。请参阅保单契约以获取详细的不受保情形。



敬请留意:

1. 您应确保此计划最能迎合您的需求以及您有能力负担在此保单所需缴付之保费。
2. 如果您在15天的免费阅览期内将保单撤消，您已缴付之保费数额，减去医药开销(若有)，将全数退还。
3. 保费可以每年，每半年，每季或每月的方式缴付。
4. 您应确保关于此计划的重要资料都已向您透露，而您也了解这些资料。若您有所疑惑，应向保险公司寻求更清楚的解说。
5. 欲知有关医疗和健康保险，您可在我们分行获取“医疗与健康保险”小册子，或向您的AIA寿险策划师索取或到www.insuranceinfo.com.my查阅。
6. 从一种健康保单转换至另一种也许对您没有好处，因为您必须遵守新保险的条件、等待期及适用于免除特定疾病/原已存在状况的任何期限。

此小册子仅包含了产品的概要简述，并不详尽。欲获取详细的保单利益，不受保情形，规则与条款，请参阅您的保单契约。

Appendix / Apendiks / 附录 -

A-Life Med Regular Annual Premium Rates / Kadar Premium Tahunan / 年度保费

For Occupational Classes 1 and 2 / Untuk Kelas Pekerjaan 1 dan 2 / 职业等级1及2

Attained Age/ Umur Dicapai/ 届时年龄	Male Insured / Orang Diinsuranskan Lelaki / 男性投保人			Female Insured / Orang Diinsuranskan Perempuan / 女性投保人		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
0	996.00	1,138.00	1,365.00	781.50	868.00	1,020.00
1	996.00	1,138.00	1,365.00	781.50	868.00	1,020.00
2	996.00	1,138.00	1,365.00	781.50	868.00	1,020.00
3	976.50	1,110.00	1,277.50	750.00	868.00	1,020.00
4	931.50	988.00	1,152.50	750.00	868.00	1,020.00
5	741.00	881.00	1,143.00	741.00	868.00	1,020.00
6	676.50	806.00	965.00	640.50	764.00	912.50
7	676.50	806.00	965.00	640.50	764.00	912.50
8	676.50	806.00	965.00	640.50	764.00	912.50
9	676.50	806.00	965.00	640.50	764.00	912.50
10	676.50	806.00	965.00	640.50	764.00	912.50
11	556.50	658.00	787.50	513.00	608.00	725.00
12	556.50	658.00	787.50	513.00	608.00	725.00
13	556.50	658.00	787.50	513.00	608.00	725.00
14	556.50	658.00	787.50	513.00	608.00	725.00
15	556.50	658.00	787.50	513.00	608.00	725.00
16	662.00	777.00	1,010.00	642.00	816.00	1,060.00
17	662.00	777.00	1,010.00	642.00	816.00	1,060.00
18	662.00	777.00	1,010.00	642.00	816.00	1,060.00
19	662.00	777.00	1,010.00	642.00	816.00	1,060.00
20	662.00	777.00	1,010.00	642.00	816.00	1,060.00
21	687.00	777.00	1,010.00	652.50	816.00	1,060.00
22	687.00	760.00	923.00	652.50	776.00	940.00
23	687.00	760.00	923.00	652.50	776.00	940.00
24	687.00	760.00	923.00	652.50	776.00	940.00
25	687.00	760.00	923.00	652.50	776.00	940.00
26	687.00	760.00	923.00	652.50	776.00	940.00
27	687.00	760.00	923.00	652.50	776.00	940.00
28	687.00	760.00	923.00	652.50	776.00	940.00
29	687.00	760.00	923.00	652.50	776.00	940.00
30	698.00	906.00	1,174.00	733.00	930.00	1,138.00
31	698.00	906.00	1,174.00	762.00	930.00	1,138.00
32	698.00	906.00	1,174.00	762.00	930.00	1,138.00
33	698.00	906.00	1,174.00	762.00	930.00	1,138.00
34	698.00	906.00	1,174.00	762.00	930.00	1,138.00
35	698.00	906.00	1,174.00	762.00	930.00	1,138.00
36	852.00	906.00	1,174.00	855.00	1,024.00	1,217.50
37	852.00	906.00	1,174.00	855.00	1,024.00	1,217.50
38	852.00	906.00	1,174.00	855.00	1,024.00	1,217.50
39	852.00	906.00	1,174.00	855.00	1,024.00	1,217.50
40	907.00	1,177.00	1,526.00	952.00	1,170.00	1,459.00
41	979.50	1,177.00	1,526.00	1,147.50	1,378.00	1,635.00
42	979.50	1,177.00	1,526.00	1,147.50	1,378.00	1,635.00
43	979.50	1,177.00	1,526.00	1,147.50	1,378.00	1,635.00
44	979.50	1,177.00	1,526.00	1,147.50	1,378.00	1,635.00
45	979.50	1,177.00	1,526.00	1,147.50	1,378.00	1,635.00
46	1,399.50	1,516.00	1,745.00	1,470.00	1,782.00	2,122.50
47	1,399.50	1,516.00	1,745.00	1,470.00	1,782.00	2,122.50
48	1,399.50	1,516.00	1,745.00	1,470.00	1,782.00	2,122.50
49	1,399.50	1,516.00	1,745.00	1,470.00	1,782.00	2,122.50
50	1,399.50	1,749.00	2,271.00	1,470.00	1,837.00	2,385.00

Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届吋年龄	Male Insured / Orang Diinsurankan Lelaki / 男性投保人			Female Insured / Orang Diinsurankan Perempuan / 女性投保人		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
51	1,699.50	1,818.00	2,271.00	1,702.50	2,094.00	2,477.50
52	1,699.50	1,818.00	2,271.00	1,702.50	2,094.00	2,477.50
53	1,699.50	1,818.00	2,271.00	1,702.50	2,094.00	2,477.50
54	1,699.50	1,818.00	2,271.00	1,702.50	2,094.00	2,477.50
55	1,738.00	2,258.00	2,923.00	1,825.00	2,342.00	2,975.00
56	2,259.00	2,460.00	2,923.00	2,283.00	2,700.00	3,242.50
57	2,259.00	2,460.00	2,923.00	2,283.00	2,700.00	3,242.50
58	2,259.00	2,460.00	2,923.00	2,283.00	2,700.00	3,242.50
59	2,259.00	2,460.00	2,923.00	2,283.00	2,700.00	3,242.50
60	2,259.00	2,750.00	3,494.00	2,283.00	2,700.00	3,319.00
61	3,900.00	4,186.00	5,140.00	3,871.50	4,374.00	5,197.50
62	3,900.00	4,186.00	5,140.00	3,871.50	4,374.00	5,197.50
63	3,900.00	4,186.00	5,140.00	3,871.50	4,374.00	5,197.50
64	3,900.00	4,186.00	5,140.00	3,871.50	4,374.00	5,197.50
65	3,900.00	4,186.00	5,140.00	3,871.50	4,374.00	5,197.50
66	6,886.50	7,910.00	11,115.00	6,831.00	7,890.00	11,037.50
67	6,886.50	7,910.00	11,115.00	6,831.00	7,890.00	11,037.50
68	6,886.50	7,910.00	11,115.00	6,831.00	7,890.00	11,037.50
69	6,886.50	7,910.00	11,115.00	6,831.00	7,890.00	11,037.50
70	7,198.50	8,294.00	11,570.00	7,140.00	8,276.00	11,492.50
71*	7,462.50	8,624.00	11,965.00	7,401.00	8,606.00	11,882.50
72*	7,803.00	9,046.00	12,465.00	7,738.50	9,030.00	12,387.50
73*	8,158.50	9,492.00	12,990.00	8,089.50	9,476.00	12,912.50
74*	8,533.50	9,960.00	13,542.50	8,461.50	9,942.00	13,462.50
75*	8,925.00	10,450.00	14,120.00	8,850.00	10,430.00	14,042.50
76*	9,339.00	10,962.00	14,730.00	9,259.50	10,944.00	14,652.50
77*	9,772.50	11,504.00	15,370.00	9,690.00	11,486.00	15,295.00
78*	10,227.00	12,070.00	16,042.50	10,140.00	12,052.00	15,965.00
79*	10,704.00	12,666.00	16,747.50	10,614.00	12,646.00	16,667.50
80*	11,206.50	13,290.00	17,487.50	11,110.50	13,272.00	17,407.50
81*	11,731.50	13,946.00	18,267.50	11,632.50	13,930.00	18,185.00
82*	12,286.50	14,636.00	19,085.00	12,180.00	14,618.00	19,000.00
83*	12,867.00	15,362.00	19,937.50	12,756.00	15,342.00	19,857.50
84*	13,477.50	16,122.00	20,840.00	13,362.00	16,102.00	20,757.50
85*	14,118.00	16,920.00	21,787.50	13,996.50	16,902.00	21,705.00
86*	14,521.50	17,424.00	22,380.00	14,395.50	17,402.00	22,297.50
87*	14,938.50	17,940.00	22,992.50	14,808.00	17,922.00	22,912.50
88*	15,364.50	18,476.00	23,627.50	15,231.00	18,454.00	23,542.50
89*	15,805.50	19,024.00	24,280.00	15,667.50	19,004.00	24,195.00
90*	16,257.00	19,592.00	24,950.00	16,117.50	19,570.00	24,867.50
91*	16,726.50	20,174.00	25,640.00	16,581.00	20,152.00	25,557.50
92*	17,209.50	20,776.00	26,350.00	17,061.00	20,752.00	26,267.50
93*	17,703.00	21,394.00	27,085.00	17,554.50	21,368.00	27,000.00
94*	18,214.50	22,030.00	27,840.00	18,063.00	22,006.00	27,752.50
95*	18,741.00	22,686.00	28,617.50	18,586.50	22,662.00	28,530.00
96*	19,282.50	23,360.00	29,417.50	19,126.50	23,336.00	29,330.00
97*	19,842.00	24,056.00	30,242.50	19,680.00	24,032.00	30,155.00
98*	20,415.00	24,774.00	31,092.50	20,253.00	24,750.00	31,002.50
99*	21,007.50	25,512.00	31,967.50	20,841.00	25,488.00	31,875.00

* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

Appendix / Apendiks / 附录 (continued)

Attained Age/ Umur Dicapai/ 届时年龄	Male Insured and Children / Orang Diinsurankan Lelaki dan Anak / 男性投保人与孩子			Female Insured and Children / Orang Diinsurankan Perempuan dan Anak / 女性投保人与孩子		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
16	2,650.50	3,094.00	3,792.50	2,629.50	3,132.00	3,842.50
17	2,650.50	3,094.00	3,792.50	2,629.50	3,132.00	3,842.50
18	2,650.50	3,094.00	3,792.50	2,629.50	3,132.00	3,842.50
19	2,650.50	3,094.00	3,792.50	2,629.50	3,132.00	3,842.50
20	2,650.50	3,094.00	3,792.50	2,629.50	3,132.00	3,842.50
21	2,674.50	3,094.00	3,792.50	2,640.00	3,132.00	3,842.50
22	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
23	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
24	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
25	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
26	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
27	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
28	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
29	2,674.50	3,076.00	3,705.00	2,640.00	3,092.00	3,722.50
30	2,686.50	3,222.00	3,955.00	2,721.00	3,246.00	3,920.00
31	2,686.50	3,222.00	3,955.00	2,749.50	3,246.00	3,920.00
32	2,686.50	3,222.00	3,955.00	2,749.50	3,246.00	3,920.00
33	2,686.50	3,222.00	3,955.00	2,749.50	3,246.00	3,920.00
34	2,686.50	3,222.00	3,955.00	2,749.50	3,246.00	3,920.00
35	2,686.50	3,222.00	3,955.00	2,749.50	3,246.00	3,920.00
36	2,839.50	3,222.00	3,955.00	2,842.50	3,340.00	4,000.00
37	2,839.50	3,222.00	3,955.00	2,842.50	3,340.00	4,000.00
38	2,839.50	3,222.00	3,955.00	2,842.50	3,340.00	4,000.00
39	2,839.50	3,222.00	3,955.00	2,842.50	3,340.00	4,000.00
40	2,895.00	3,494.00	4,307.50	2,940.00	3,486.00	4,240.00
41	2,967.00	3,494.00	4,307.50	3,135.00	3,694.00	4,417.50
42	2,967.00	3,494.00	4,307.50	3,135.00	3,694.00	4,417.50
43	2,967.00	3,494.00	4,307.50	3,135.00	3,694.00	4,417.50
44	2,967.00	3,494.00	4,307.50	3,135.00	3,694.00	4,417.50
45	2,967.00	3,494.00	4,307.50	3,135.00	3,694.00	4,417.50
46	3,387.00	3,832.00	4,527.50	3,457.50	4,098.00	4,905.00
47	3,387.00	3,832.00	4,527.50	3,457.50	4,098.00	4,905.00
48	3,387.00	3,832.00	4,527.50	3,457.50	4,098.00	4,905.00
49	3,387.00	3,832.00	4,527.50	3,457.50	4,098.00	4,905.00
50	3,387.00	4,066.00	5,052.50	3,457.50	4,154.00	5,167.50
51	3,687.00	4,134.00	5,052.50	3,690.00	4,410.00	5,260.00
52	3,687.00	4,134.00	5,052.50	3,690.00	4,410.00	5,260.00
53	3,687.00	4,134.00	5,052.50	3,690.00	4,410.00	5,260.00
54	3,687.00	4,134.00	5,052.50	3,690.00	4,410.00	5,260.00
55	3,726.00	4,574.00	5,705.00	3,813.00	4,658.00	5,757.50
56	4,246.50	4,776.00	5,705.00	4,270.50	5,016.00	6,025.00
57	4,246.50	4,776.00	5,705.00	4,270.50	5,016.00	6,025.00
58	4,246.50	4,776.00	5,705.00	4,270.50	5,016.00	6,025.00
59	4,246.50	4,776.00	5,705.00	4,270.50	5,016.00	6,025.00
60	4,246.50	5,066.00	6,275.00	4,270.50	5,016.00	6,100.00

Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届吋年龄	Male Insured and Children / Orang Diinsuranskan Lelaki dan Anak / 男性投保人与孩子			Female Insured and Children / Orang Diinsuranskan Perempuan dan Anak / 女性投保人与孩子		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
61	5,887.50	6,502.00	7,922.50	5,859.00	6,690.00	7,980.00
62	5,887.50	6,502.00	7,922.50	5,859.00	6,690.00	7,980.00
63	5,887.50	6,502.00	7,922.50	5,859.00	6,690.00	7,980.00
64	5,887.50	6,502.00	7,922.50	5,859.00	6,690.00	7,980.00
65	5,887.50	6,502.00	7,922.50	5,859.00	6,690.00	7,980.00
66	8,874.00	10,226.00	13,897.50	8,818.50	10,206.00	13,820.00
67	8,874.00	10,226.00	13,897.50	8,818.50	10,206.00	13,820.00
68	8,874.00	10,226.00	13,897.50	8,818.50	10,206.00	13,820.00
69	8,874.00	10,226.00	13,897.50	8,818.50	10,206.00	13,820.00
70	9,186.00	10,610.00	14,352.50	9,127.50	10,592.00	14,275.00
71*	9,450.00	10,940.00	14,747.50	9,388.50	10,922.00	14,665.00
72*	9,790.50	11,362.00	15,247.50	9,726.00	11,346.00	15,170.00
73*	10,146.00	11,808.00	15,772.50	10,077.00	11,792.00	15,695.00
74*	10,521.00	12,276.00	16,325.00	10,449.00	12,258.00	16,245.00
75*	10,912.50	12,766.00	16,902.50	10,837.50	12,746.00	16,825.00
76*	11,326.50	13,278.00	17,512.50	11,247.00	13,260.00	17,435.00
77*	11,760.00	13,820.00	18,152.50	11,677.50	13,802.00	18,077.50
78*	12,214.50	14,386.00	18,825.00	12,127.50	14,368.00	18,747.50
79*	12,691.50	14,982.00	19,530.00	12,601.50	14,962.00	19,450.00
80*	13,194.00	15,606.00	20,270.00	13,098.00	15,588.00	20,190.00
81*	13,719.00	16,262.00	21,050.00	13,620.00	16,246.00	20,967.50
82*	14,274.00	16,952.00	21,867.50	14,167.50	16,934.00	21,782.50
83*	14,854.50	17,678.00	22,720.00	14,743.50	17,658.00	22,640.00
84*	15,465.00	18,438.00	23,622.50	15,349.50	18,418.00	23,540.00
85*	16,105.50	19,236.00	24,570.00	15,984.00	19,218.00	24,487.50
86*	16,509.00	19,740.00	25,162.50	16,383.00	19,718.00	25,080.00
87*	16,926.00	20,256.00	25,775.00	16,795.50	20,238.00	25,695.00
88*	17,352.00	20,792.00	26,410.00	17,218.50	20,770.00	26,325.00
89*	17,793.00	21,340.00	27,062.50	17,655.00	21,320.00	26,977.50
90*	18,244.50	21,908.00	27,732.50	18,105.00	21,886.00	27,650.00
91*	18,714.00	22,490.00	28,422.50	18,568.50	22,468.00	28,340.00
92*	19,197.00	23,092.00	29,132.50	19,048.50	23,068.00	29,050.00
93*	19,690.50	23,710.00	29,867.50	19,542.00	23,684.00	29,782.50
94*	20,202.00	24,346.00	30,622.50	20,050.50	24,322.00	30,535.00
95*	20,728.50	25,002.00	31,400.00	20,574.00	24,978.00	31,312.50
96*	21,270.00	25,676.00	32,200.00	21,114.00	25,652.00	32,112.50
97*	21,829.50	26,372.00	33,025.00	21,667.50	26,348.00	32,937.50
98*	22,402.50	27,090.00	33,875.00	22,240.50	27,066.00	33,785.00
99*	22,995.00	27,828.00	34,750.00	22,828.50	27,804.00	34,657.50

* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

Appendix / Apendiks / 附录 (continued)

Attained Age/ Umur Dicapai/ 届时年龄	Insured and Spouse / Orang Diinsurankan dan Pasangan / 投保人与配偶			Insured and Family / Orang Diinsurankan dan Keluarga / 投保人与家庭		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
16	1,303.50	1,594.00	2,070.00	3,291.00	3,910.00	4,852.50
17	1,303.50	1,594.00	2,070.00	3,291.00	3,910.00	4,852.50
18	1,303.50	1,594.00	2,070.00	3,291.00	3,910.00	4,852.50
19	1,303.50	1,594.00	2,070.00	3,291.00	3,910.00	4,852.50
20	1,303.50	1,594.00	2,070.00	3,291.00	3,910.00	4,852.50
21	1,339.50	1,594.00	2,070.00	3,327.00	3,910.00	4,852.50
22	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
23	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
24	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
25	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
26	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
27	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
28	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
29	1,339.50	1,536.00	1,862.50	3,327.00	3,852.00	4,645.00
30	1,431.00	1,836.00	2,312.50	3,418.50	4,152.00	5,095.00
31	1,459.50	1,836.00	2,312.50	3,447.00	4,152.00	5,095.00
32	1,459.50	1,836.00	2,312.50	3,447.00	4,152.00	5,095.00
33	1,459.50	1,836.00	2,312.50	3,447.00	4,152.00	5,095.00
34	1,459.50	1,836.00	2,312.50	3,447.00	4,152.00	5,095.00
35	1,459.50	1,836.00	2,312.50	3,447.00	4,152.00	5,095.00
36	1,707.00	1,930.00	2,392.50	3,694.50	4,246.00	5,175.00
37	1,707.00	1,930.00	2,392.50	3,694.50	4,246.00	5,175.00
38	1,707.00	1,930.00	2,392.50	3,694.50	4,246.00	5,175.00
39	1,707.00	1,930.00	2,392.50	3,694.50	4,246.00	5,175.00
40	1,858.50	2,348.00	2,985.00	3,846.00	4,664.00	5,767.50
41	2,127.00	2,556.00	3,160.00	4,114.50	4,872.00	5,942.50
42	2,127.00	2,556.00	3,160.00	4,114.50	4,872.00	5,942.50
43	2,127.00	2,556.00	3,160.00	4,114.50	4,872.00	5,942.50
44	2,127.00	2,556.00	3,160.00	4,114.50	4,872.00	5,942.50
45	2,127.00	2,556.00	3,160.00	4,114.50	4,872.00	5,942.50
46	2,869.50	3,298.00	3,867.50	4,857.00	5,614.00	6,650.00
47	2,869.50	3,298.00	3,867.50	4,857.00	5,614.00	6,650.00
48	2,869.50	3,298.00	3,867.50	4,857.00	5,614.00	6,650.00
49	2,869.50	3,298.00	3,867.50	4,857.00	5,614.00	6,650.00
50	2,869.50	3,586.00	4,655.00	4,857.00	5,902.00	7,437.50
51	3,402.00	3,912.00	4,747.50	5,389.50	6,228.00	7,530.00
52	3,402.00	3,912.00	4,747.50	5,389.50	6,228.00	7,530.00
53	3,402.00	3,912.00	4,747.50	5,389.50	6,228.00	7,530.00
54	3,402.00	3,912.00	4,747.50	5,389.50	6,228.00	7,530.00
55	3,562.50	4,600.00	5,897.50	5,550.00	6,916.00	8,680.00
56	4,542.00	5,160.00	6,165.00	6,529.50	7,476.00	8,947.50
57	4,542.00	5,160.00	6,165.00	6,529.50	7,476.00	8,947.50
58	4,542.00	5,160.00	6,165.00	6,529.50	7,476.00	8,947.50
59	4,542.00	5,160.00	6,165.00	6,529.50	7,476.00	8,947.50
60	4,542.00	5,450.00	6,812.50	6,529.50	7,766.00	9,595.00

Appendix / Apendiks / 附录(continued)

Attained Age/ Umur Dicapai/ 届吋年龄	Insured and Spouse / Orang Diinsuranskan dan Pasangan / 投保人与配偶			Insured and Family / Orang Diinsuranskan dan Keluarga / 投保人与家庭		
	Plan 150	Plan 200	Plan 250	Plan 150	Plan 200	Plan 250
61	7,771.50	8,560.00	10,337.50	9,759.00	10,876.00	13,120.00
62	7,771.50	8,560.00	10,337.50	9,759.00	10,876.00	13,120.00
63	7,771.50	8,560.00	10,337.50	9,759.00	10,876.00	13,120.00
64	7,771.50	8,560.00	10,337.50	9,759.00	10,876.00	13,120.00
65	7,771.50	8,560.00	10,337.50	9,759.00	10,876.00	13,120.00
66	13,717.50	15,800.00	22,152.50	15,705.00	18,116.00	24,935.00
67	13,717.50	15,800.00	22,152.50	15,705.00	18,116.00	24,935.00
68	13,717.50	15,800.00	22,152.50	15,705.00	18,116.00	24,935.00
69	13,717.50	15,800.00	22,152.50	15,705.00	18,116.00	24,935.00
70	14,338.50	16,570.00	23,062.50	16,326.00	18,886.00	25,845.00
71*	14,863.50	17,230.00	23,847.50	16,851.00	19,546.00	26,630.00
72*	15,541.50	18,076.00	24,852.50	17,529.00	20,392.00	27,635.00
73*	16,248.00	18,968.00	25,902.50	18,235.50	21,284.00	28,685.00
74*	16,995.00	19,902.00	27,005.00	18,982.50	22,218.00	29,787.50
75*	17,775.00	20,880.00	28,162.50	19,762.50	23,196.00	30,945.00
76*	18,598.50	21,906.00	29,382.50	20,586.00	24,222.00	32,165.00
77*	19,462.50	22,990.00	30,665.00	21,450.00	25,306.00	33,447.50
78*	20,367.00	24,122.00	32,007.50	22,354.50	26,438.00	34,790.00
79*	21,318.00	25,312.00	33,415.00	23,305.50	27,628.00	36,197.50
80*	22,317.00	26,562.00	34,895.00	24,304.50	28,878.00	37,677.50
81*	23,364.00	27,876.00	36,452.50	25,351.50	30,192.00	39,235.00
82*	24,466.50	29,254.00	38,085.00	26,454.00	31,570.00	40,867.50
83*	25,623.00	30,704.00	39,795.00	27,610.50	33,020.00	42,577.50
84*	26,839.50	32,224.00	41,597.50	28,827.00	34,540.00	44,380.00
85*	28,114.50	33,822.00	43,492.50	30,102.00	36,138.00	46,275.00
86*	28,917.00	34,826.00	44,677.50	30,904.50	37,142.00	47,460.00
87*	29,746.50	35,862.00	45,905.00	31,734.00	38,178.00	48,687.50
88*	30,595.50	36,930.00	47,170.00	32,583.00	39,246.00	49,952.50
89*	31,473.00	38,028.00	48,475.00	33,460.50	40,344.00	51,257.50
90*	32,374.50	39,162.00	49,817.50	34,362.00	41,478.00	52,600.00
91*	33,307.50	40,326.00	51,197.50	35,295.00	42,642.00	53,980.00
92*	34,270.50	41,528.00	52,617.50	36,258.00	43,844.00	55,400.00
93*	35,257.50	42,762.00	54,085.00	37,245.00	45,078.00	56,867.50
94*	36,277.50	44,036.00	55,592.50	38,265.00	46,352.00	58,375.00
95*	37,327.50	45,348.00	57,147.50	39,315.00	47,664.00	59,930.00
96*	38,409.00	46,696.00	58,747.50	40,396.50	49,012.00	61,530.00
97*	39,522.00	48,088.00	60,397.50	41,509.50	50,404.00	63,180.00
98*	40,668.00	49,524.00	62,095.00	42,655.50	51,840.00	64,877.50
99*	41,848.50	51,000.00	63,842.50	43,836.00	53,316.00	66,625.00

* For renewals only / Untuk pembaharuan sahaja / 更新保单而已

About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been fortunate to do business since 1948. We offer a suite of high quality products including Protection, Health, Personal Accident, General Insurance, Employee Benefits and Family Takaful options to meet our customers' protection and financial security needs at every juncture of their lives. Through our wide and diverse distribution footprint which comprises a tied agency force of over 16,000 members, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA in Malaysia has the financial strength, experience, service centre network as well as a well-trained team of more than 2,000 staff to serve its over 2.6 million customers nationwide. As at end 2011, AIA Bhd.'s total asset worth was RM21 billion, with a paid-up capital of RM242 million.

Mengenai AIA Bhd.

AIA Bhd. merupakan sebuah syarikat insurans yang terulung di Malaysia, di mana kami bertuah kerana dapat melakar sejarah perkhidmatan di Malaysia semenjak tahun 1948 lagi. Kami menawarkan pelbagai rangkaian produk berkualiti tinggi termasuk perkhidmatan Perlindungan, Kesihatan, Kemalangan Diri, Insuran Am, Manfaat Pekerja dan Takaful Keluarga yang memenuhi keperluan pelanggan kami demi menjamin perlindungan dan keselamatan kewangan pada setiap tahap kehidupan mereka. Melalui rangkaian agihan kami yang luas dan merangkumi pelbagai bentuk termasuk kekuatan tenaga agensi yang melebihi 16,000 ahli, cawangan eksklusif rakan niaga kami di seluruh negara serta pasukan jualan korporat dan broker, kami memberi pilihan kepada pelanggan untuk menentukan bagaimana, bila dan di mana mereka ingin berhubung dengan kami.

Sebagai sebahagian dari AIA Group yang merupakan kumpulan insurans nyawa pan-Asia bebas senaraian awam yang terbesar, AIA Malaysia memiliki sokongan kukuh dari segi kekuatan kewangan, pengalaman, rangkaian pusat perkhidmatan serta pasukan tenaga kerja terlatih melebihi 2,000 pekerja yang bersedia untuk memberikan perkhidmatan yang terbaik kepada lebih 2.6 juta pelanggan di seluruh Negara. Pada penghujung 2011, nilai keseluruhan aset AIA Bhd. adalah sebanyak RM21 bilion dengan modal berbayar sebanyak RM242 juta.

大马友邦保险简介

大马友邦保险有限公司 (AIA Bhd.) 领先于马来西亚保险业市场，并于1948年在马来西亚开始运作。我们提供一系列高品质的产品，包括保障、健康、个人意外、普通保险、雇员福利保险及回教保险以迎合客户们在生命中每一个阶段的健康与财务保障需求。透过广泛及多元的经销管道，包括一万六千名代理员，首选银行合作伙伴于全国的分行以及企业行销团队和中介员，让客户可以选择他们喜欢的方式、时间和地点与我们联系。

大马友邦保险是友邦保险集团，最大的泛亚地区独立上市人寿保险集团，属下的成员公司。大马友邦保险拥有雄厚的财力、丰富的经验、广泛的服务中心网络及受过良好训练的逾两千名员工为全国各地超过260万名客户提供服务。截至2011年，大马友邦保险的总资产为210亿令吉，而缴足资本为2.42亿令吉。

Contact Us & Find Out More

If you have any further queries, kindly contact
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AIA Bhd. is licensed under the Insurance Act 1996 and regulated
by the Central Bank of Malaysia (Bank Negara Malaysia).





**THE REAL LIFE
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