

INTRODUCING

# Total Health Solution for your child



1 January 2022

# DISCLAIMER

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For internal staff and agent training only. This document is not a sales material and cannot be used for circulation to prospects. It serves only as a training guide to the agent in the selling concept of the products mentioned. In the actual selling process, the customer's needs, affordability and preference must be considered to deliver fair value to the customer. The detailed product benefits and cost must be explained to help customers make informed decisions. Only AIA authorized sales materials are to be used when prospecting.



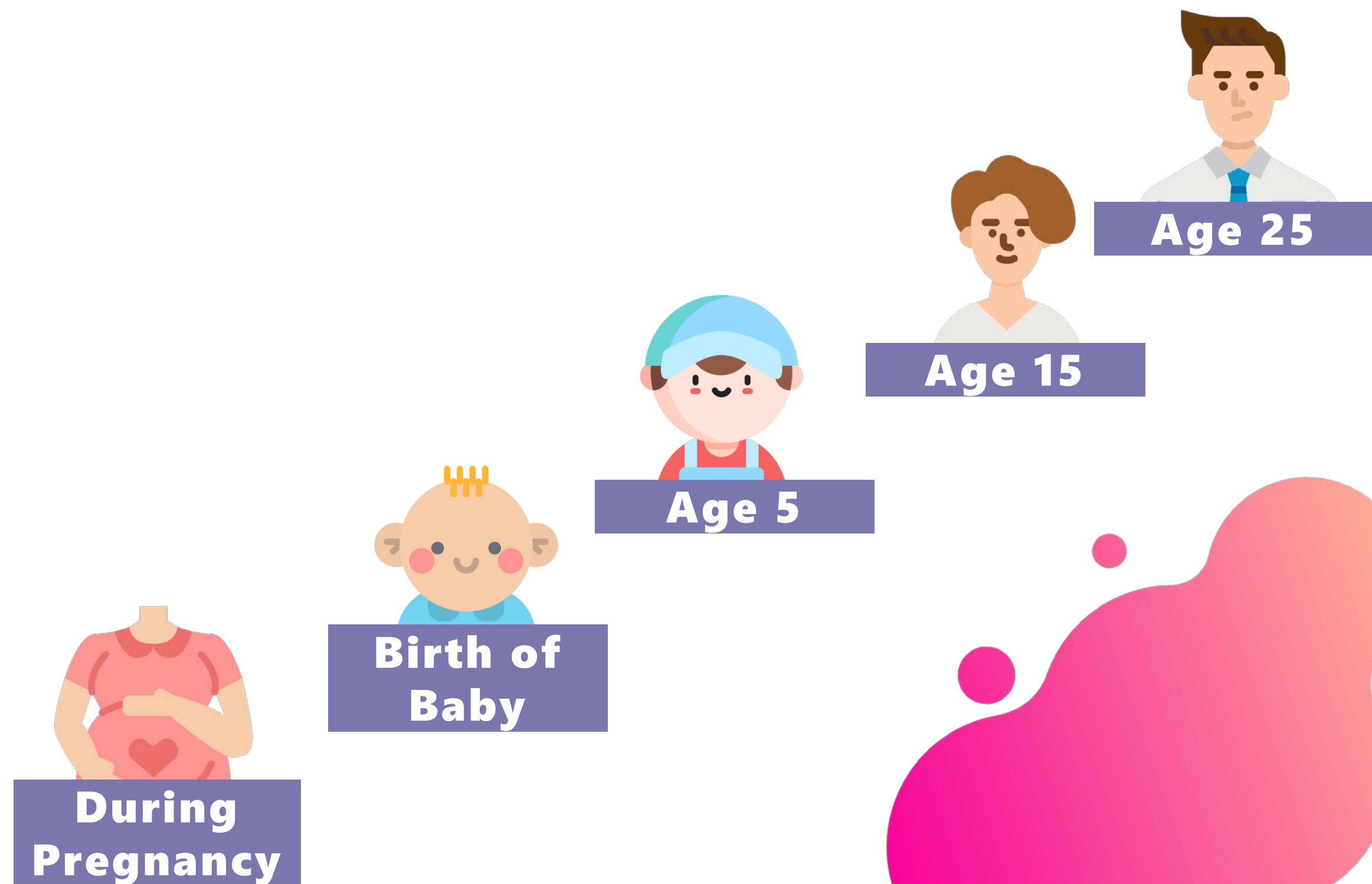
**One of the happiest  
moments of your life!**



A couple gets married &  
plans for their future family

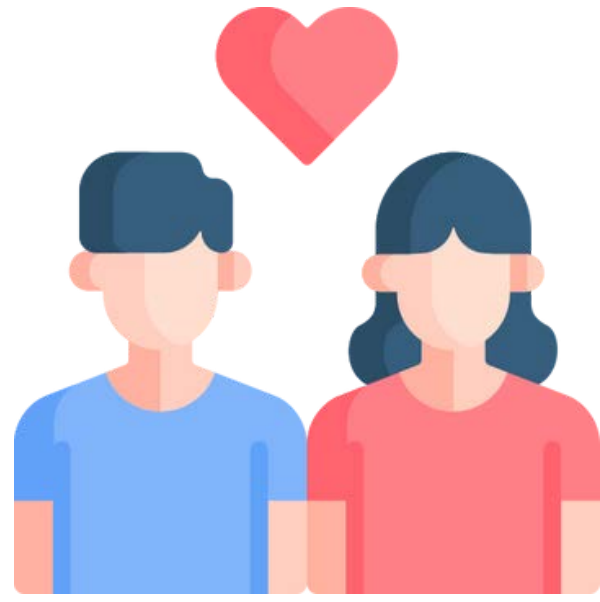


Parents always want to make sure that their kids have **adequate protection** throughout life's journey.



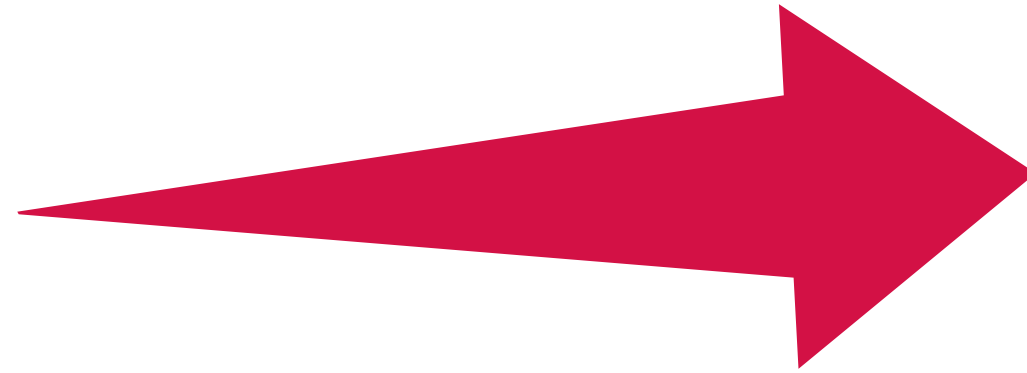
**A child is an integral part of every parent's life.**





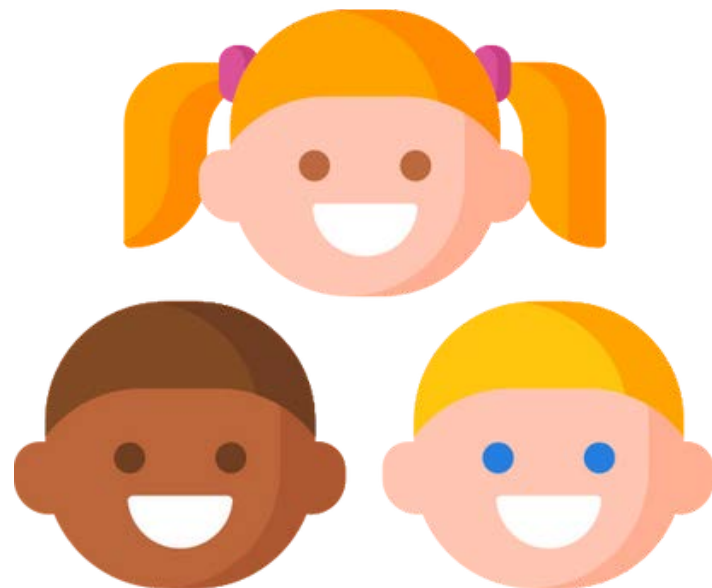
## **COUPLE**

~200k couples get married every year



## **LIVEBIRTHS**

~400k newborns every year



## **CHILDREN POPULATION**

23.3 % of Malaysian are below 15 years old  
**(7.6 million)**

Source: Malaysia Demographics Profile (indexmundi.com) <https://>

# How many children are protected in AIA?

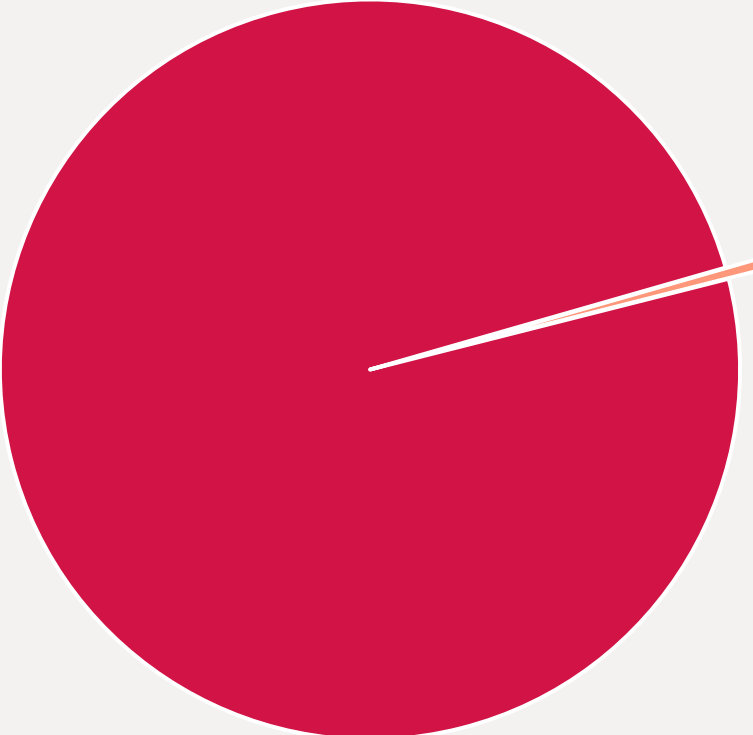
**Around 20k children are protected under AIA**  
*(0.26% of 7.6 million juvenile every year)*



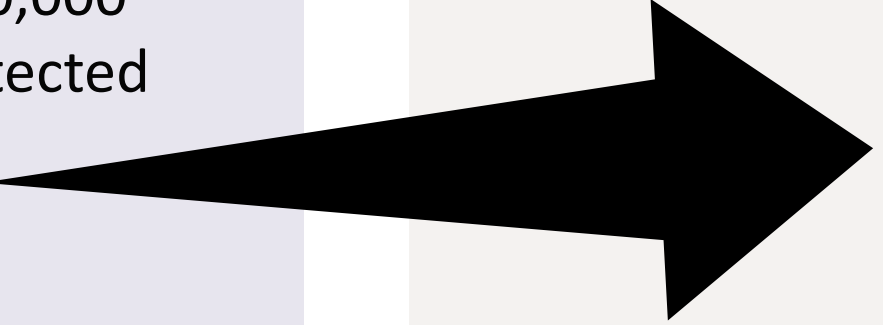
- AIA Protection
- Total Juvenile Base



**PRE-NATAL**  
Only 2k of them are newborns  
*(0.5% of 400k newborns every year)*



- 2k Newborn
- 400k Children





## As a parent-to-be

It's exciting to anticipate the arrival of your child.



## However

As a parent, you also want to make sure that your child grows and developed safely in the mother's womb

A close-up photograph of a person's hands gently holding a baby's feet. The person is wearing a light-colored t-shirt with a graphic of a baby's face. The background is slightly blurred, focusing attention on the hands and feet. The overall tone is warm and protective.

TO ENSURE

LIFETIME PROTECTION

FOR YOUR CHILD

PROTECTION

A-Life Joy Xtra

Vitality  
Joy Wallet  
with  
AIA Vitality

LIVE HEALTHY TO UNLOCK  
BETTER PROTECTION  
FOR YOUR CHILD



INTRODUCING

**A-LIFE** *JOY XTRA*

# Secure early protection coverage for your child while they are still in the womb



## DURING PREGNANCY

Entry Age	13 – 35 Gestational Weeks
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## AFTER BIRTH

Entry Age	14 days – 15 years old
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### NO UNDERWRITING

- Via Bundle of Joy
- Applicable for A-Life Lady360 / A-Life Lady Customers only



### FOR BABIES CONCEIVED VIA:

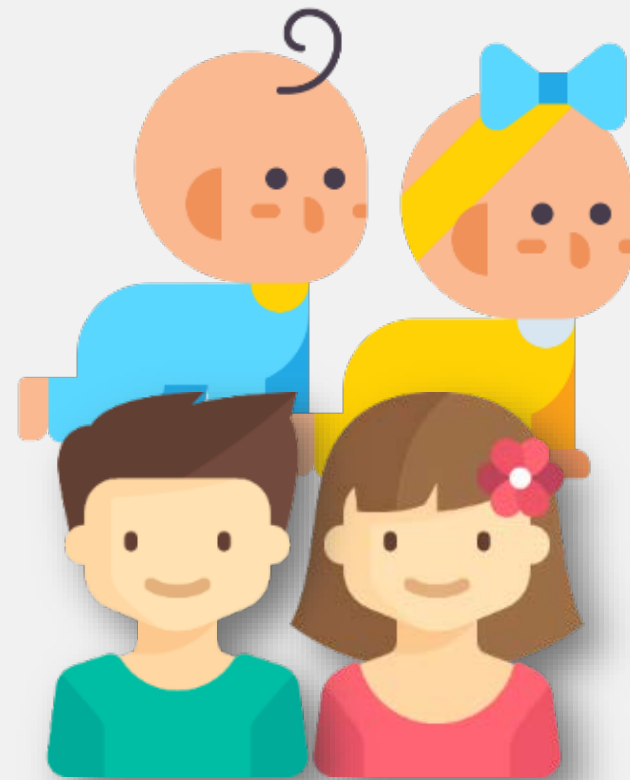
- In Vitro Fertilization (IVF)
- Intrauterine Insemination (IUI)
- Intracervical Insemination (ICI)

*Full underwriting will be adopted  
Only singleton is allowed*

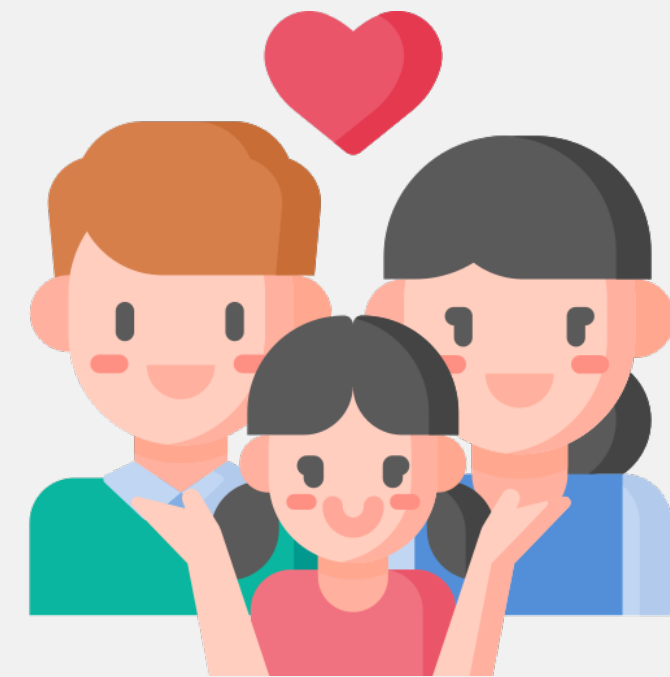
# **A-LIFE** *JOY XTRA*



**LIFE PROTECTION**




**EARLY &  
COMPREHENSIVE  
PROTECTION**



**PARENT  
PROTECTION**

# A regular premium Investment-Linked Insurance




**Death**

100% of **+** Account Values  
Basic Sum Assured\*

**TPD**

100% of  
Basic Sum Assured\*

*Coverage up to age 70 & claim on TPD will reduce BSA.*



- Up to age 70
- Up to age 80
- Up to age 100

Automatic Extension of Coverage Term is applicable for coverage term age 70 & 80

**Note: For A-Life Joy Xtra policy purchased during pregnancy period**  
If death of insured is happened during pre-birth or up to 30 days from birth, only total premium paid or account values, whichever is higher will be payable.

\*subject to juvenile lien

AIA confidential and proprietary information. Not for distribution.



ENJOY  
TWICE  
THE COVERAGE

## AutoGrowth Feature

When your child turns 18

A-Life Joy Xtra  
Sum Assured\* **↑ 100%**

*Capped at MAX RM100,000*

**WITHOUT  
MEDICAL UNDERWRITING**

\* subject to lower of initial sum assured or current sum assured.

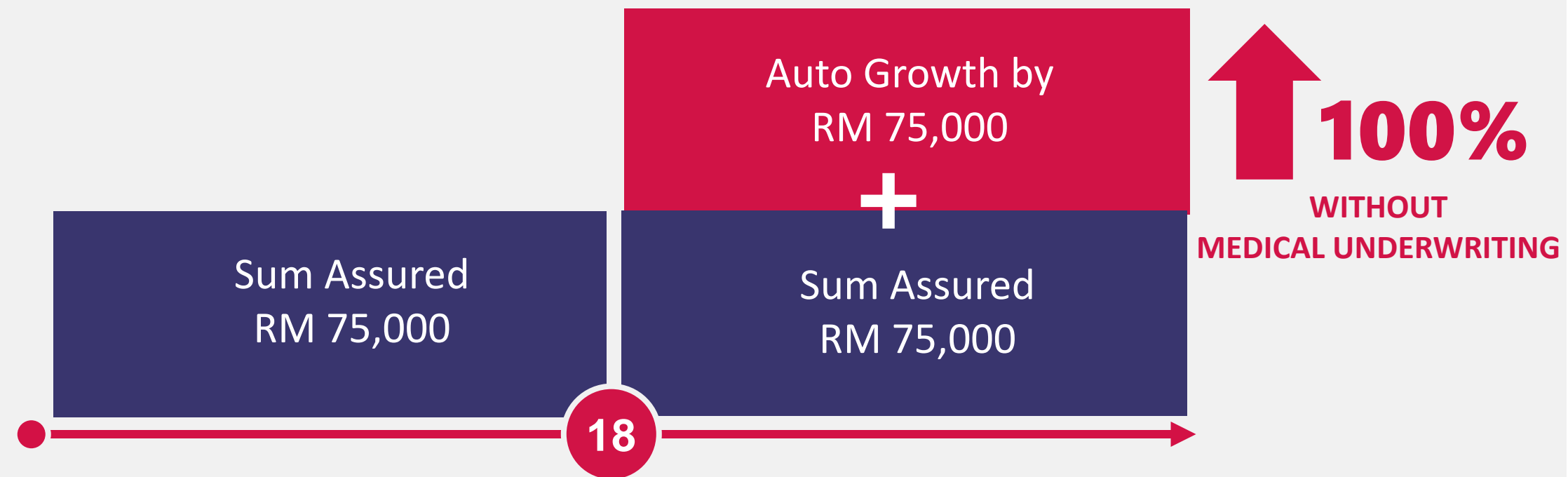
AIA confidential and proprietary information. Not for distribution.

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[AIA - PUBLIC]

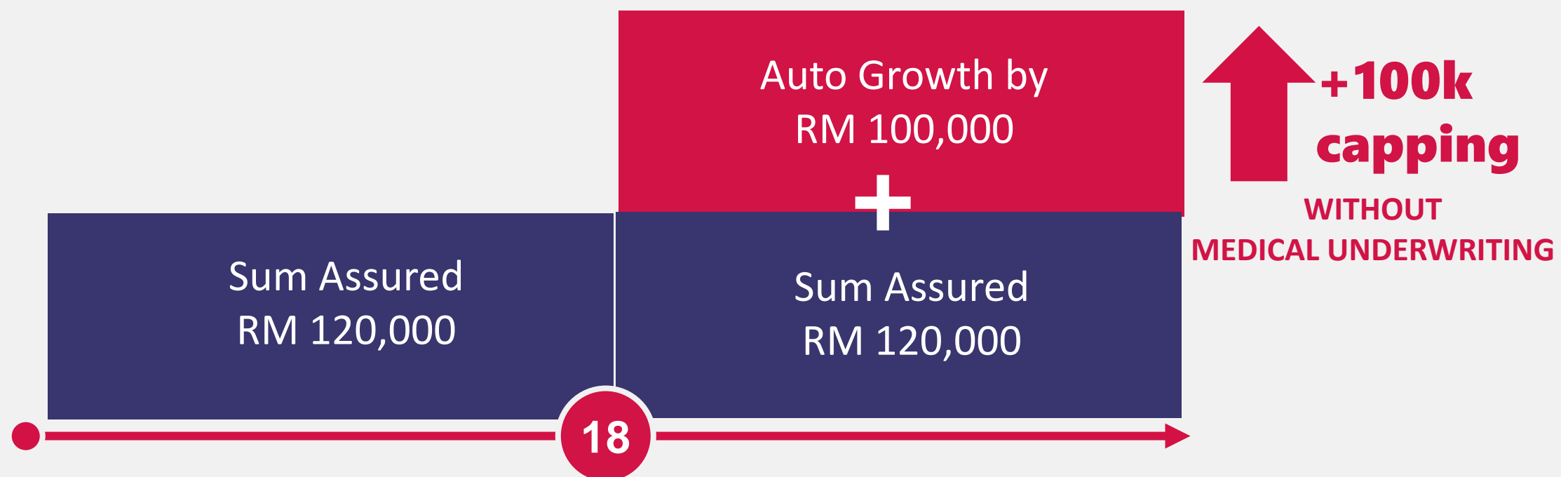
### Example 1

**TOTAL Sum Assured  
= RM 150,000**



### Example 2

**TOTAL Sum Assured  
= RM 220,000**



*Note: The revised sum assured will be subjected to the charges of cost of insurance.*

# EDUCATION SAVINGS VIA A-PLUS SCHOLARSAVER

## Education Tax Relief

- ✓ Save via A-Plus ScholarSaver  
(regular top up)
- ✓ Attach A-Plus Payor Extra

- The amount allocated into A-Plus ScholarSaver qualifies for **personal tax relief up to RM3,000 per annum** for medical and educational insurance, subject to the final decision of the Inland Revenue Board of Malaysia.
- When your child turns 18, the Account Value of A-Plus ScholarSaver will automatically be reinvested into A-Plus Saver at no charge.

# 5 YEARS GUARANTEED COVERAGE

Account Values < Policy Charges & COI

FIRST 5 YEARS

Policy Charges and Cost of Insurance

Account Values

Policy will continue to be **in force**

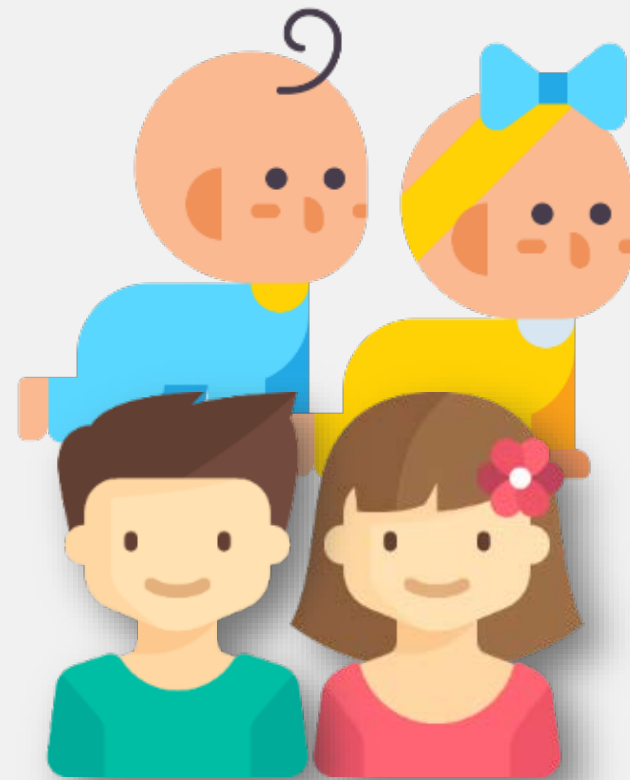
Provided that:

- 1 Premium paid on time.
- 2 No Premium Holiday.
- 3 The revised premium due to increase in COI (if any) continues to be paid on time.
- 4 No changes were made that resulted in the increment of the COI or any reduction in the existing / future Account Value such as withdrawal.

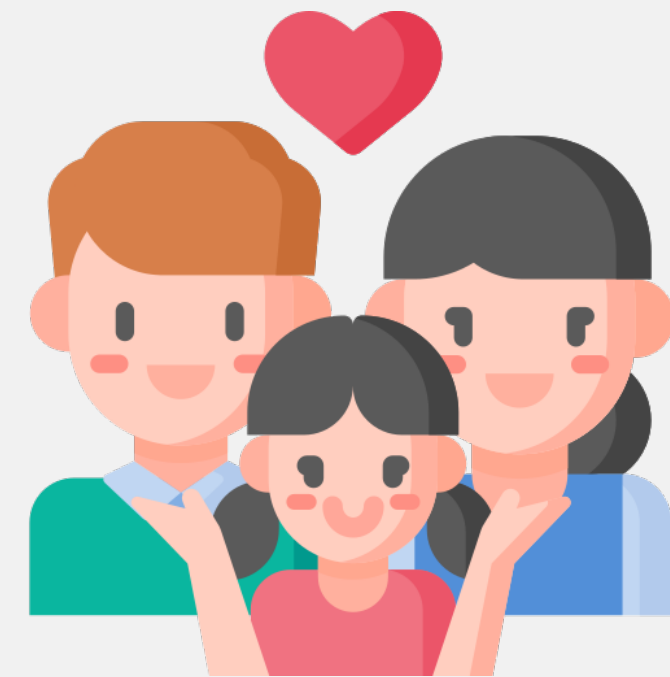
# A-LIFE *JOY XTRA*



**LIFE PROTECTION**



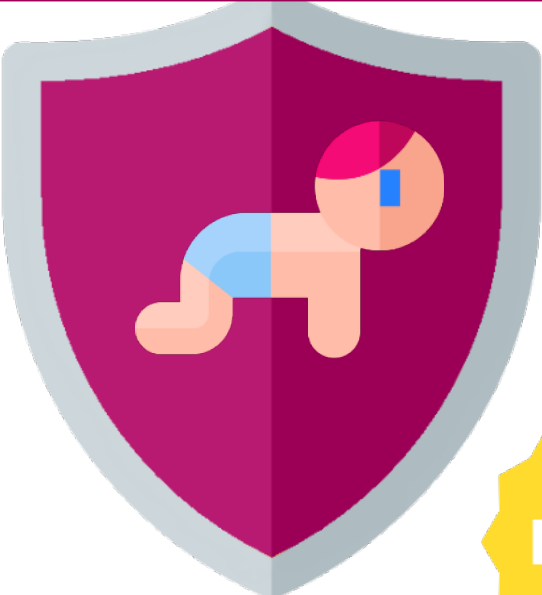
**EARLY &  
COMPREHENSIVE  
PROTECTION**



**PARENT  
PROTECTION**

# A Comprehensive Range of Protection to Enhance Child Coverage

## Pre-natal Coverage



**A-Plus BabyCare Xtra**

## Medical Coverage



- **A-Plus Health**
- **A-Plus Hospital Income Extra**

## Critical Illness Coverage



Powered by  
**medix**  
It's a matter of life

- **A-Plus Med Care**
- **A-Plus Junior Critical Care**
- **A-Plus Critical Illness**
- **A-Plus Early Critical Care**
- **A-Plus Multi Critical Care**

## Premium Waiver



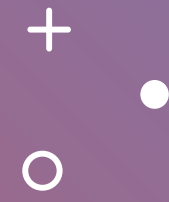
**A-Plus Waiver Extra**



**A-Plus Payor Extra**




not for distribution.  
distribution.



# PRE-NATAL COVERAGE





**173,746**  
**deaths**

**2019 Livebirth's Death**

**1 DEATH 3 MINUTES**  
**20 DEATHS PER HOUR**  
**476 DEATHS PER DAY**



WHY IS IT IMPORTANT TO GET  
CHILDREN PROTECTED AT AN

**EARLY STAGE**

?

# WHY IS IT IMPORTANT TO GET CHILDREN PROTECTED AT AN **EARLY STAGE** ?



**Unforeseen Pregnancy  
&  
Delivery Complications**



**Occurrence of  
Newborn Complications /  
Child Disorders**



**Expensive  
Neonatal  
Hospitalisation**



## Unforeseen Pregnancy & Delivery Complications

### Neonatal Deaths

**4.1** in 1,000 live birth dies  
before reaching 28 days of age

### Maternal Mortality

**21.1** maternal deaths  
per 100,000 live births

# Occurrence of Newborn Complications



## Congenital Abnormalities

**16,500**  
of 550,000 babies

[https://umsc.my/umsc\\_news/yearlyaround16500ofmalaysias550000babiesareaffectedwithcongenitalabnormalities/](https://umsc.my/umsc_news/yearlyaround16500ofmalaysias550000babiesareaffectedwithcongenitalabnormalities/)

## Down Syndrome

**1** in 660 live births

[www.pitterpatter.com.my/first-trimester-screening-for-down-syndrome](http://www.pitterpatter.com.my/first-trimester-screening-for-down-syndrome)

## Neonatal Jaundice

**70%**  
of full-term babies

[www.myhealth.gov.my/en/neonatal-jaundice-laboratory-perspective](http://www.myhealth.gov.my/en/neonatal-jaundice-laboratory-perspective)



# Occurrence of Child Development Disorder

## Autism Spectrum Disorder

**1.6** in 1,000 children  
(age 18-26 months)

<https://abcautism.com.my/what-is-autism/>

## Attention Deficit Hyperactivity Disorder

Estimated **1.6% to 4.6%**

[https://www.moh.gov.my/moh/resources/Main%20Banner/2020/Draft\\_CP\\_G\\_ADHD\\_for\\_Reviewer.pdf](https://www.moh.gov.my/moh/resources/Main%20Banner/2020/Draft_CP_G_ADHD_for_Reviewer.pdf)

## Dyslexia

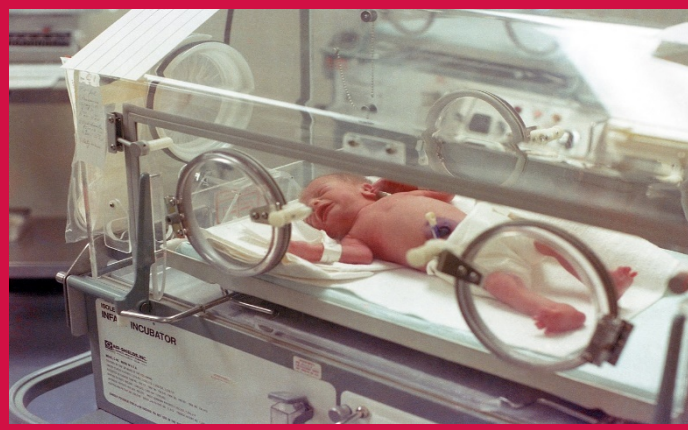
**314,000** dyslexic students

[https://medic.upm.edu.my/upload/dokumen/2019042916021820\\_0373\(Final\)20.pdf](https://medic.upm.edu.my/upload/dokumen/2019042916021820_0373(Final)20.pdf)

## Gross Motor or Speech Development Delay

**USA** - Permanent motor disability  
(Cerebral Palsy): **3.3 per 1000**

<https://pediatrics.aappublications.org/content/131/6/e2016>



# Expensive Neonatal Hospitalisation

In Malaysia,  
about **12.3%** deliveries are  
**preterm birth**

It is best for Premature babies to be born at a hospital that has a **Neonatal Intensive Care Unit (NICU)**



## Did you know?

Typical medical plans impose a  
**30 day waiting period**

Any medical or physical conditions arising within the first thirty (30) days of the Issue Date or Commencement Date, whichever is later, of the relevant Supplementary Hospitalisation Contract except for Covered Injury;

Premature babies may **NOT ABLE** to purchase a life policy or a medical plan at **standard rate** OR risk **being deferred** to a later age subjected to child development.

# A-PLUS *BABYCARE XTRA*



**Provides pregnancy care and  
childcare benefits until the  
child turns 5**

# A-PLUS *BABY CARE XTRA*

## DURING PREGNANCY

### Cover expecting mothers against

- Pregnancy Complications
- Death of foetus (from 28<sup>th</sup> weeks)
- Death of Mother during childbirth or due to pregnancy complications up to 30 days after delivery

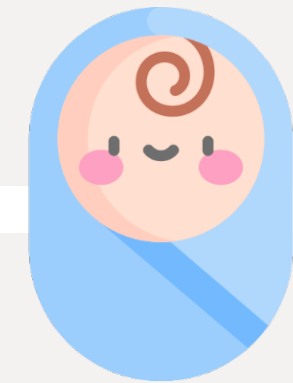


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## BIRTH OF CHILD *(within 30 days from birth)*

### Cover baby against

- In-Patient Care: **Cover newborn medical bills** upon admission in Neonatal Intensive Care Unit / Intensive Care Unit / High Dependency Unit



## BIRTH OF CHILD *(within 60 days from birth)*

### Cover baby against

- Infant Care: Cover the cost of Phototherapy Treatment cost due to Neonatal Jaundice and the Cost of Incubator

## Up to when the child attains the age of 5

### Cover child against

- Congenital Conditions
- Child Development Disorder



# A-PLUS *BABYCARE XTRA*

- **During Pregnancy**

Cover expecting mothers against:



 **7**  
**3 Pregnancy Complications / Death of Foetus**

**up to RM10,000 lump sum  
(depending on plan)**

**Complication Listing:**


1. Disseminated Intravascular Coagulation
2. Eclampsia
3. Abruptio Placentae
4. Amniotic Fluid Embolism
5. Acute Fatty Liver of Pregnancy (AFLP) during Pregnancy
6. Placenta Increta/Percreta
7. Postpartum Haemorrhage requiring Hysterectomy

**Coverage Period:**

**Pregnancy Complications**  
Pregnancy period

**Death of Foetus**

- after 28th weeks of gestation up to the birth of the child

 **Death of mother during childbirth/pregnancy complications**

**up to RM30,000 lump sum  
(depending on plan)**

**Coverage Period:**

- a. Prior to delivery, and
- b. Up to 30 days after delivery



# A-PLUS *BABYCARE XTRA*



- **Birth of Child**

Cover baby against:



**WITHIN 30 DAYS FROM BIRTH**

### **In Patient Care**

- Cover newborn medical bills upon admission in Neonatal Intensive Care Unit, Intensive Care Unit or High Dependency Unit (HDU)



**WITHIN 60 DAYS FROM BIRTH**

### **Infant Care**

- Cover the cost of Phototherapy Treatment due to Neonatal Jaundice and the cost of incubator.

**Reimbursement up to RM10,000 per lifetime (depending on plan)**

*Note: This benefit shall limit to the cost of Phototherapy Treatment Session and the cost of incubator and shall exclude the In-patient related fees such as doctor consultation or nursing services, unless it is covered under In-Patient Care Benefit*

# A-PLUS *BABYCARE XTRA*

Up to when the child attains the age of 5

- Cover the baby against:



## Hospitalisation Benefit- due to ~~15~~ <sup>19</sup> Covered Congenital Conditions

- |  |                                     |
|--|-------------------------------------|
| 1) Ventricular Septal Defect             | 10) Congenital Cataract             |
| 2) Cerebral Palsy                        | 11) Congenital Deafness             |
| 3) Atrial Septal Defect                  | 12) Anal Atresia                    |
| 4) Tetralogy of Fallot                   | 13) Oesophageal Atresia             |
| 5) Transposition of Great Vessels        | 14) Congenital Diaphragmatic Hernia |
| 6) Coarctation of the Aorta              | 15) Tracheo-oesophageal Fistula     |
| 7) Infantile Hydrocephalus               | 16) Absence of two limbs            |
| 8) Spina Bifida                          | 17) Down Syndrome                   |
| 9) Cleft Lip with / without Cleft Palate | 18) Truncus Arteriosus              |
|  | 19) Retinopathy of Prematurity      |



~~2~~ <sup>4</sup>

## Child Development Disorder Benefit

1. Autism Spectrum Disorder
2. Attention Deficit Hyperactivity Disorder
3. Dyslexia
4. Gross Motor or Speech Developmental Delay

**Reimbursement up to RM30,000 every year! (depending on plan)**



## The Unforeseen Pregnancy & Delivery Complications



- Pregnancy Complications Benefit
- Death of Foetus Benefit
- Death of Mother Benefit



## The Occurrence of Newborn Complications / Child Disorders



- Hospitalisation Benefit- due to Covered Congenital Conditions
- Child Development Disorder Benefit



## Expensive Neonatal Hospitalisation



- First 30 days **In-Patient Care**
- First 60 days **Infant Care**

These benefits can protect you in case you experience any of the issues above!

# Table of Benefits

No	Benefit Limits	Coverage Period	Starter	Basic	Standard	Premier
1	<b>a. In-Patient Care</b> Admitted to a hospital in the Neonatal Intensive Care Unit / Intensive Care Unit / High Dependency Unit	Within first 30 days from birth of the Insured	N/A	up to RM 5,000 per lifetime	up to RM 7,500 per lifetime	up to RM 10,000 per lifetime
	<b>b. Infant Care</b> <ul style="list-style-type: none"> <li>Cost of Phototherapy Treatment Session due to Neonatal Jaundice – requiring hospitalisation</li> <li>Cost of Incubator in hospital</li> </ul>	Within first 60 days from birth of the Insured				
2	Pregnancy Complications / Death of Foetus (after 28th weeks of gestation up to the birth of the child)	Pregnancy Period	N/A	RM5,000 lump sum	RM 7,500 lump sum	RM 10,000 lump sum
3	Death of mother due to childbirth/ pregnancy complications	a. Prior to delivery, and b. Up to 30 days after delivery	N/A	RM5,000 lump sum	RM 15,000 lump sum	RM 30,000 lump sum
4	a. Hospitalisation due to 19 Covered Congenital Conditions	Up to the Insured attaining age 5	up to RM 5,000 per year	up to RM 5,000 per year	up to RM 15,000 per year	up to RM 30,000 per year
	b. Child Development Benefit		N/A	N/A	N/A	

## Notes:

- All amounts shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
- We shall only reimburse reasonable and customary charges on eligible expenses.



# MEDICAL COVERAGE

A-Plus Health

A-Plus Hospital Income Extra

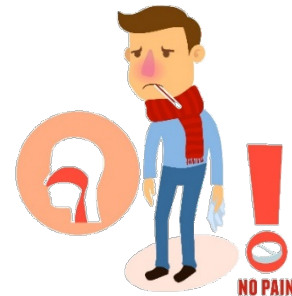




Comprehensive medical protection that takes care of your **medical bills**.

### Comprehensive Coverage

- 4 available plans
- Annual Limit up to RM2 million
- No lifetime limit



- ✓ *In-patient and out-patient treatment*
- ✓ *Daycare procedure & surgery*
- ✓ *Out-patient kidney dialysis and cancer treatment / emergency accidental treatment*

### Health Wallet

- Get money credited to your Health Wallet for every year you do not make a claim, up to 10 times, which you can use for the following:



- ✓ *Prevention*
- ✓ *Special Care*
- ✓ *Recovery Care for lifetime*
- ✓ *Mobility and Hearing Support*
- ✓ *Mental Health Benefit*
- ✓ *Protect Boost*

### AIA Vitality Health Rewards

- Enjoy additional Health Rewards, depending on your AIA Vitality Status:



- ✓ *Up to 100% deductible waiver*
- ✓ *Hospital Room and Board Benefit upgrade –up to 100% of the benefit amount*
- ✓ *Annual Health Wallet Booster*

*Note: Applicable to juvenile Insured at age 16 when they join AIA Vitality*

A-Plus Health

A-Plus Hospital Income Extra



Providing you with a **daily income** if you are **hospitalised**

### Choice of Daily Income Plan

**Range from RM50 to RM400**

*(with multiples of RM50 & subject to underwriting)*

### Maximum no. of days

**Up to 1,000 days**  
per anyone disability

### Confinement in ICU

**3 x of Daily Income Plan,**  
up to 20 days per anyone disability

# CRITICAL ILLNESS COVERAGE

Powered by  
**medix**  
It's a matter of life

A-Plus Med Care

A-Plus Junior Critical Care

A-Plus Critical Care

A-Plus Early Critical Care

A-Plus Multi Critical Care



A-Plus Med Care

A-Plus Junior Critical Care

A-Plus Critical Care

A-Plus Early Critical Care

A-Plus Multi Critical Care



Ensuring that you receive the **best possible treatment** and **ongoing personal support** throughout your medical journey

### Personal Medical Case Management

Powered by  
**medix**  
It's a matter of life



Access to the world's leading specialist



Offer medical recommendation based on the reviewed diagnosis and **ongoing personal support** throughout your recovery journey.

### Flight Ticket for Overseas Treatment



Covers flight tickets for you and a companion



Up to RM10,000 per lifetime



A-Plus Med Care

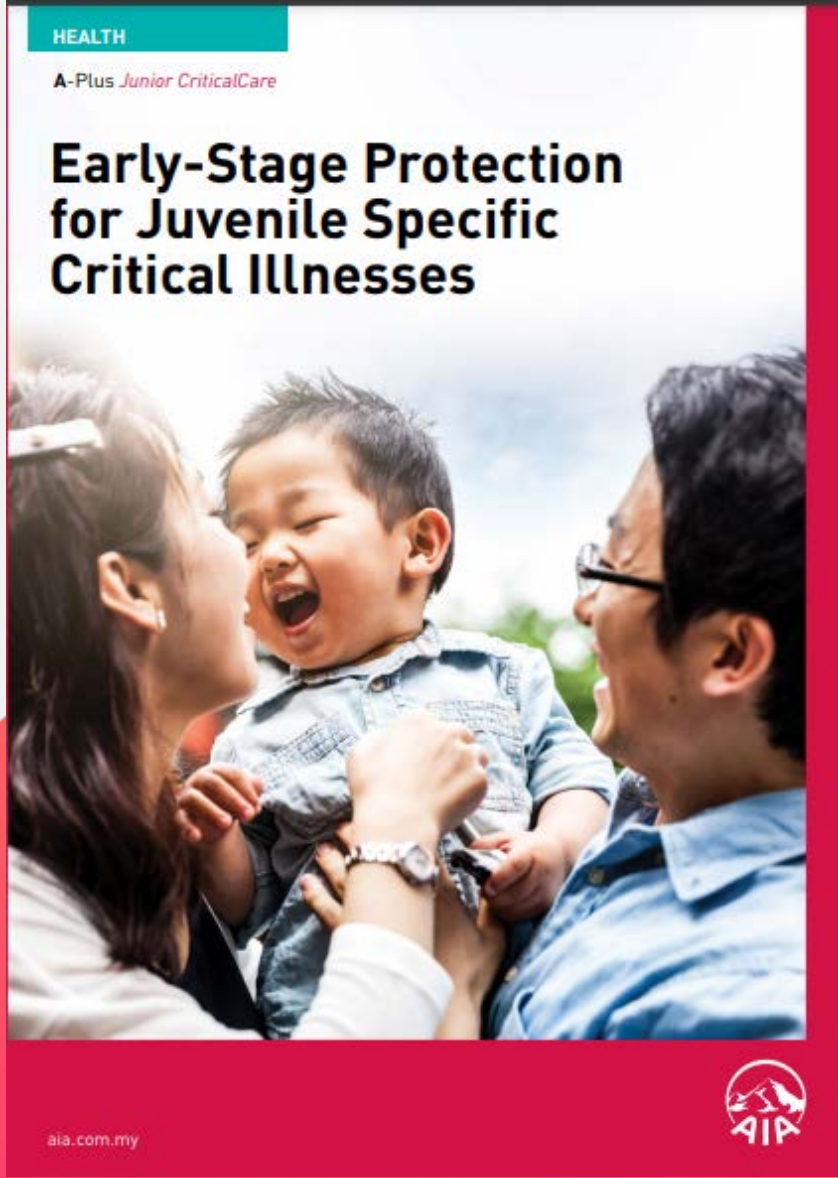
A-Plus Junior Critical Care

A-Plus Critical Care

A-Plus Early Critical Care

A-Plus Multi Critical Care

Provides coverage for **32 Juvenile Specific Critical Illnesses** for both low and high severity up to age 18 of the child



**Low Severity**

30% of APJCI Coverage Amount per CI Category

**High Severity**

100% of APJCI Coverage Amount per CI Category

## A-Plus Junior CriticalCare at a glance

No.	Critical Illness Category	Low Severity (30% of the APJCC Sum Assured)	High Severity (100% of the APJCC Sum Assured, less any benefit paid out previously)
1	Cancer and Tumor	Carcinoma in situ	Major Cancer
2	Asthma	Severe Asthma	Persistent Severe Asthma
3	Type 1 Diabetes	Insulin Dependent Diabetes Mellitus (on diagnosis)	Juvenile Insulin Dependent Diabetes Mellitus
4	Kawasaki	Kawasaki Disease (on diagnosis)	Severe Kawasaki Disease with Heart Complications
5	Juvenile Rheumatoid Arthritis	Severe Juvenile Rheumatoid Arthritis (on diagnosis)	Persistent Severe Juvenile Rheumatoid Arthritis
6	Epilepsy	Status Epilepticus requiring intubation and ventilator support	Severe Epilepsy
7	Intellectual Impairment due to illnesses or accident	Intellectual impairment due to illnesses or accident (on diagnosis)	Persistent intellectual impairment due to illnesses or accident
8	Adolescent morbid obesity	Adolescent morbid obesity (on diagnosis)	Adolescent morbid obesity (requiring surgery)
9	Nephrotic Syndrome	Acute Glomerulonephritis (on diagnosis)	Persistent Glomerulonephritis with Nephrotic Syndrome
10	Encephalitis	Encephalitis with full recovery	Encephalitis with permanent neurological deficits
11	Bacterial Meningitis	Bacterial Meningitis with full recovery	Bacterial Meningitis with permanent neurological deficits
12	Glomerulonephritis with Nephrotic Syndrome	Nephrotic Syndrome requiring hospitalisation	Severe Relapsing Nephrotic Syndrome
13	Blindness	Loss of sight in One Eye	Total Permanent Blindness
14	Burns	Second Degree Burns	Severe Burns
15	Cholangitis	Biliary Atresia (On diagnosis)	Biliary Atresia having undergone Liver transplantation
16	Aplastic Anaemia	Reversible Aplastic Anaemia	Irreversible Aplastic Anaemia

A-Plus Med Care

A-Plus Junior Critical Care

**A-Plus Critical Care**

A-Plus Early Critical Care

A-Plus Multi Critical Care

# Coverage for 45 critical illnesses

**Any claims from this rider shall reduce A-Life Joy Xtra SA**



## List of covered conditions:

1) Stroke	24) Alzheimer's Disease / Severe Dementia
2) Cancer	25) Motor Neuron Disease
3) Heart Attack	26) Parkinson's Disease
4) Coronary Artery By-Pass Surgery	27) Terminal Illness
5) Serious Coronary Artery Disease	28) Encephalitis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	29) Benign Brain Tumour
7) Heart Valve Surgery	30) Major Head Trauma
8) Fulminant Viral Hepatitis	31) Bacterial Meningitis
9) End-Stage Liver Failure	32) Brain Surgery
10) Primary Pulmonary Arterial Hypertension	33) Medullary Cystic Disease
11) End-Stage Lung Disease	34) Loss of Independent Existence
12) Kidney Failure	35) HIV Infection Due To Blood Transfusion
13) Surgery to Aorta	36) Cardiomyopathy
14) Chronic Aplastic Anaemia	37) Full-blown AIDS
15) Major Organ / Bone Marrow Transplant	38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
16) Blindness – Permanent and Irreversible	39) Systemic Lupus Erythematosus with Severe Kidney Complications
17) Deafness – Permanent and Irreversible	40) Apallic Syndrome
18) Loss of Speech	41) Poliomyelitis
19) Coma	42) Progressive Scleroderma
20) Third Degree Burns	43) Chronic Relapsing Pancreatitis
21) Multiple Sclerosis	44) Elephantiasis
22) Paralysis of Limbs	45) Creutzfeldt-Jakob Disease (Mad Cow Disease)
23) Muscular Dystrophy	

A-Plus Med Care

A-Plus Junior Critical Care

A-Plus Critical Care

**A-Plus Early Critical Care**

A-Plus Multi Critical Care



Provides coverage from **early stage**, up to **92 Critical Illness events** until age 85

**Low Severity**  
*(% of APECC Sum Assured)*

**30%**  
per CI Category

**Medium Severity**  
*(% of APECC Sum Assured)*

**60%**  
per CI Category

**High Severity**  
*(% of APECC Sum Assured)*

**100%**  
per CI Category

**Diabetes Related Disease**  
*(% of APECC Sum Assured)*

**Additional 20%**

- Surgery for Type 2 Diabetic Retinopathy; or
- Limb Amputation due to Type 2 Diabetic Complications; or
- Severe Diabetic Nephropathy resulting in Kidney failure.

**Any claims from this rider will not reduce A-Life Joy Xtra SA**

**Multiple claims can up to 120% sum assured**  
*(no waiting period between claims)*

## A-Plus Early CriticalCare at a glance

<b>Critical Illness Category</b>	<b>Low Severity (30 % of the APECC Sum Assured)</b>	<b>Medium Severity (60% of the APECC Sum Assured, less any benefit paid out under Low Severity for the same critical illness category)</b>	<b>High Severity (100% of the APECC Sum Assured, less any total benefit paid out previously, excluding benefit amount payable under Diabetic Related Disease)</b>
<b>Cancer</b>	Carcinoma in situ; Early Prostate Cancer; Early Thyroid Cancer; Early Bladder Cancer; or Early Chronic Lymphocytic Leukaemia	Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery	Cancer
<b>Stroke</b>	Brain Aneurysm Surgery; or Cerebral Shunt Insertion	Carotid Artery Surgery	Stroke
<b>Heart Attack</b>	Cardiac Pacemaker or Defibrillator Insertion	Nil	Heart Attack
<b>Serious Coronary Artery Disease</b>	Early Coronary Artery Disease	Other Coronary Artery Disease	Serious Coronary Artery Disease
<b>Coronary Artery By-Pass Surgery</b>	Pericardectomy	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
<b>Heart Valve Surgery</b>	Percutaneous Valvuloplasty	Percutaneous Valve Replacement	Heart Valve Surgery
<b>Cardiomyopathy</b>	Hypertrophic Cardiomyopathy	Constrictive Pericarditis with Surgery	Cardiomyopathy
<b>Aorta</b>	Large Asymptomatic Aortic Aneurysm	Minimally Invasive Surgery to Aorta	Surgery to Aorta
<b>Primary Pulmonary Arterial Hypertension</b>	Early Primary Pulmonary Arterial Hypertension	Nil	Primary Pulmonary Arterial Hypertension
<b>Lung Disease</b>	Severe Asthma	Surgical Removal of One Lung	End-Stage Lung Disease
<b>Liver Disease</b>	Liver Surgery	Liver Cirrhosis	End-Stage Liver Failure
<b>Major Organ / Bone Marrow Transplant</b>	Small Bowel Transplant; or Corneal Transplant	Major Organ / Bone Marrow Transplant (on the waiting list)	Major Organ / Bone Marrow Transplant
<b>Parkinson's Disease</b>	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease
<b>Alzheimer's Disease / Severe Dementia</b>	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease / Severe Dementia
<b>Coma</b>	Coma for 48 hours	Coma for 72 hours	Coma
<b>Loss of Sight</b>	Loss of Sight in One Eye	Retinitis Pigmentosa	Blindness – Permanent and Irreversible

# A-Plus Early Critical Care at a glance (con't)

<b>Critical Illness Category</b>	<b>Low Severity (30 % of the APECC Sum Assured)</b>	<b>Medium Severity (60% of the APECC Sum Assured, less any benefit paid out under Low Severity for the same critical illness category)</b>	<b>High Severity (100% of the APECC Sum Assured, less any total benefit paid out previously, excluding benefit amount payable under Diabetic Related Disease)</b>
<b>Loss of Hearing</b>	Partial Loss of Hearing; or Cavernous Sinus Thrombosis Surgery	Cochlear Implant Surgery	Deafness – Permanent and Irreversible
<b>Kidney Failure</b>	Surgical Removal of One kidney	Chronic Kidney Disease	Kidney Failure
<b>Blood</b>	Occupationally Acquired Hepatitis B or C	Nil	HIV Infection Due To Blood Transfusion
<b>Aplastic Anaemia</b>	Reversible Aplastic Anaemia	Nil	Chronic Aplastic Anaemia
<b>Bacterial Meningitis</b>	Bacterial Meningitis with Full Recovery	Nil	Bacterial Meningitis
<b>Brain Tumour</b>	Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	Nil	Benign Brain Tumour
<b>Brain Surgery</b>	Surgery for Subdural Haematoma	Nil	Brain Surgery
<b>Encephalitis</b>	Encephalitis with Full Recovery	Nil	Encephalitis
<b>Head Trauma</b>	Mild Head Trauma	Nil	Major Head Trauma
<b>Loss of Speech</b>	Loss of Speech (other than injury or illness to the vocal cords)	Nil	Loss of Speech
<b>Medullary Cystic Disease</b>	Chronic Glomerulonephritis	Nil	Medullary Cystic Disease
<b>Loss of Independent Existence</b>	Early Loss of Independent Existence	Nil	Loss of Independent Existence
<b>Motor Neuron Disease</b>	Early Motor Neuron Disease	Nil	Motor Neuron Disease
<b>Multiple Sclerosis</b>	Early Multiple Sclerosis	Nil	Multiple Sclerosis
<b>Muscular Dystrophy</b>	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Nil	Muscular Dystrophy
<b>Paralysis of Limbs</b>	Loss of Use of One Limb	Nil	- Paralysis of Limbs
<b>Burns</b>	Second Degree Burns	Nil	- Third Degree Burns
<b>Fulminant Viral Hepatitis</b>	Nil	Nil	- Fulminant Viral Hepatitis
<b>Terminal Illness</b>	Nil	Nil	- Terminal Illness
<b>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</b>	Nil	Nil	- Angioplasty and Other Invasive Treatments for Coronary Artery Disease

A-Plus Med Care

A-Plus Junior Critical Care

A-Plus Critical Care

A-Plus Early Critical Care

A-Plus Multi Critical Care



## Multi – CI Protection up to 3 critical illness claims

**Multiple Protection,  
up to 3 x**

- Cover 36 CI
- Only 1 CI can claim under each group, except Cancer claims is 2 times.

**Cover 2 occurrences  
of Cancer**

**125%** is payable up to 2 Cancer claims, subject to maximum 3 CI claims in total

**Angioplasty & other  
Invasive treatment for  
Coronary Artery Disease**

**10%** of the rider SA or **RM25,000**, whichever is lower.

**Any claims from this rider will not reduce A-Life Joy Xtra SA**

## A-Plus Multi CriticalCare at a glance

### Group 1

- 1) Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- 2) Coronary Artery By-Pass Surgery
- 3) Heart Attack
- 4) Kidney Failure
- 5) Stroke
- 6) Serious Coronary Artery Disease
- 7) Medullary Cystic Disease
- 8) Systemic Lupus Erythematosus with Severe Kidney Complications

**\*Major Organ Transplant (Kidney)**

### Group 2

- 10) Cardiomyopathy
- 11) Heart Valve Surgery
- 12) Surgery to Aorta

**\*Major Organ Transplant (Heart)**

### Group 3

- 13) Brain Surgery
- 14) Benign Brain Tumour
- 15) Blindness – Permanent and Irreversible
- 16) Coma
- 17) Deafness – Permanent and Irreversible
- 18) Loss of Speech
- 19) Third Degree Burns
- 20) Major Head Trauma

### Group 4

- 21) End-Stage Lung Disease
- 22) End-Stage Liver Failure
- 23) Fulminant Viral Hepatitis /
- 24) Primary Pulmonary Arterial Hypertension

**\*Major Organ Transplant (Liver / Lung / Pancreas)**

### Group 5

- 25) Alzheimer's Disease / Severe Dementia
- 26) Bacterial Meningitis
- 27) Encephalitis
- 28) Loss of Independent Existence
- 29) Motor Neuron Disease
- 30) Multiple Sclerosis
- 31) Muscular Dystrophy
- 32) Paralysis of Limbs
- 33) Parkinson's Disease

### Group 6

- 34) Cancer
- 35) HIV Infection Due To Blood Transfusion
- 36) Chronic Aplastic Anaemia

**\* Major Organ Transplant (Bone Marrow)**

\* In the event of a claim is made for **Major Organ Transplant**, subsequent claims cannot be made for **Major Organ Transplant from any one of the four Major Organ Transplant groupings (Group 1, 2, 4 and 6)** regardless whether it is from the same or a different critical illness groupings.



# PREMIUM WAIVER COVERAGE

A-Plus Waiver Extra

A-Plus Payor Extra



## A-Plus Waiver Extra



Ensures continuous premium payment if the **Insured** is diagnosed with 44 Critical Illness or undergoes a covered surgery.

Coverage up to the end of the premium payment term.

## A-Plus Payor Extra



Ensures continuous premium payment if the **Parent (Owner)**:

- passes away; or
- suffers Total and Permanent Disability (up to age 70); or
- is diagnosed with 44 Critical Illness/undergoes a covered surgery

Coverage is up to the Insured turns 25, whichever is earlier.

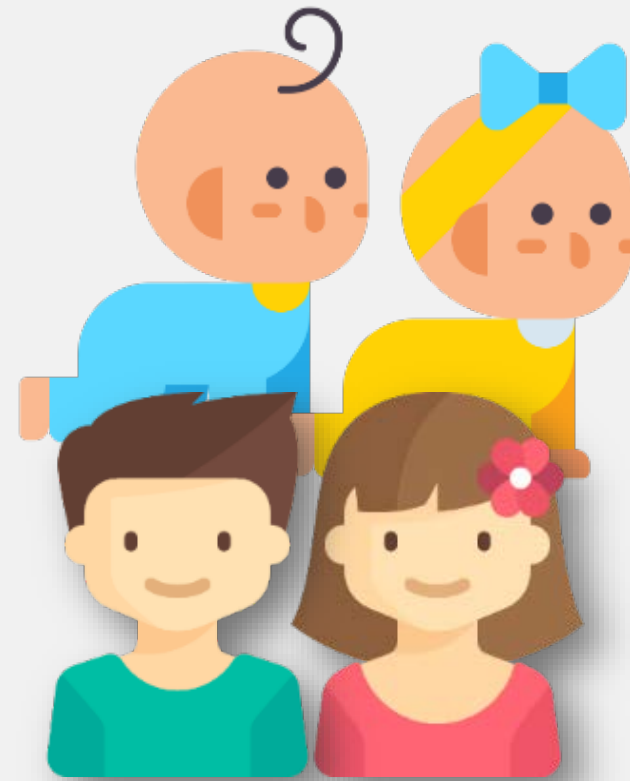


The parent **MUST** be the owner of the policy to purchase this rider!

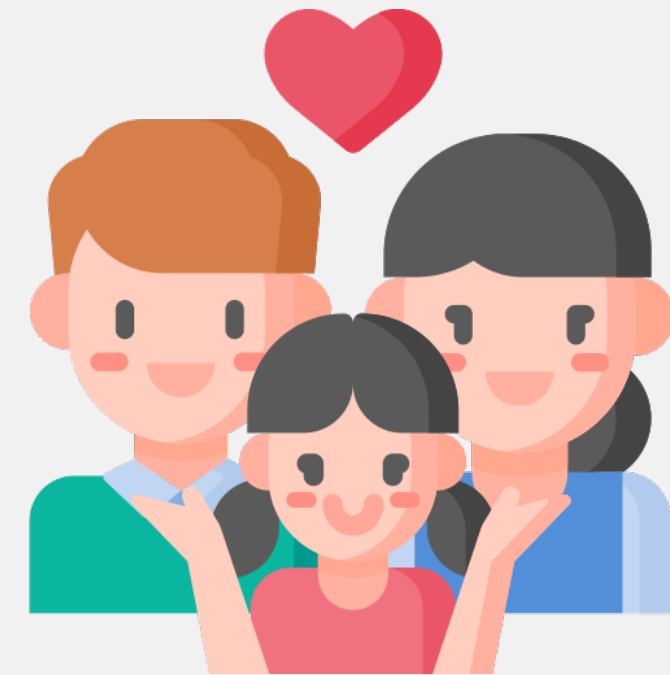
# A-LIFE *JOY XTRA*



**LIFE PROTECTION**



**EARLY &  
COMPREHENSIVE  
PROTECTION**



**PARENT  
PROTECTION**



**Protecting your child  
is important, but it is  
equally important to  
protect yourself**



**Not only that, it is also  
important for you to**

**STAY  
HEALTHY**  
**for your children**

# A-PLUS PARENTCARE XTRA

Provides death and total & permanent disability  
of the parent (owner) &

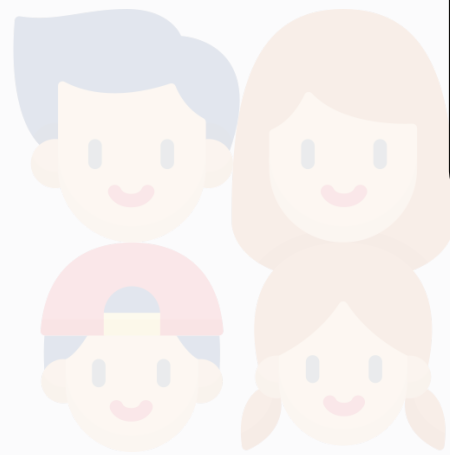
● **Encourages healthy living for your family!**



# A-PLUS PARENTCARE XTRA

ENTRY  
AGE

18 to 60 years



COVERAGE

Reminder

**This is not a typical life protection for parent!**

YES

NO

SUM  
ASSURED

Minimum: RM10,000  
Maximum: Subject to underwriting



Claim on Total and Permanent Disability (TPD) WILL REDUCE the Sum Assured for A-Plus Parent Term. TPD coverage is up to age 70 of the parent or the child turns age 25, whichever is earlier.

# A-PLUS PARENTCARE XTRA



**Provide  
Death & TPD  
coverage**

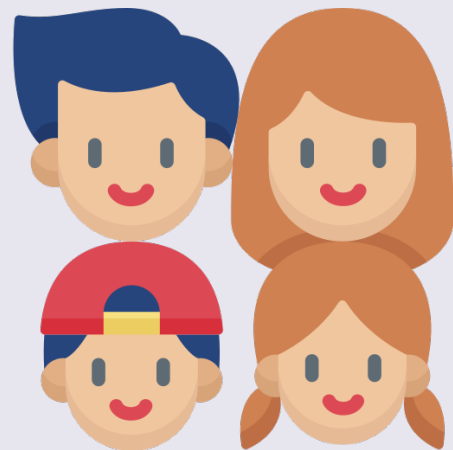
*AIA Vitality*  
**Vitality Joy  
Wallet**



# A-PLUS PARENTCARE XTRA

## ENTRY AGE

18 to 60 years old



## COVERAGE TERM

Up to when the child  
attains the age of 25



## SUM ASSURED

Minimum: RM10,000  
Maximum: Subject to  
underwriting



The parent **MUST** be the owner of the policy to purchase this rider!

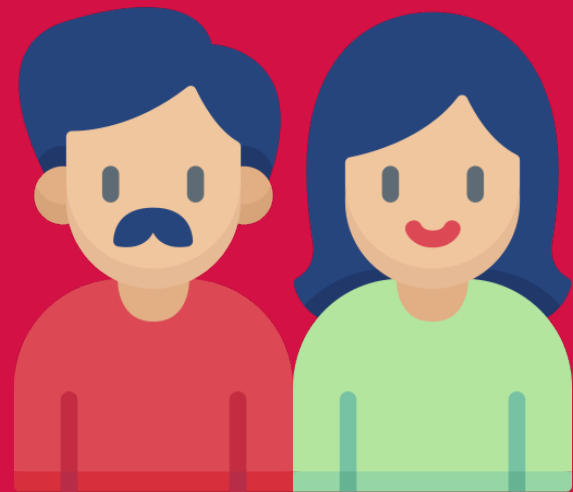


Claim on Total and Permanent Disability (TPD) **WILL REDUCE** the Sum Assured for A-Plus ParentCare Xtra. TPD coverage is up to age 70 of the parent or the child turns age 25, whichever is earlier.



**Parents can be a good role model for children to adopt a healthy lifestyle**

# PARENT



**Attach A-Plus  
ParentCare Xtra**



**Join AIA Vitality**



**Stay Healthy**

**Healthy Parents  
Happy Children**







**VITALITY JOY  
WALLET**

# CHILDREN



# VITALITY JOY WALLET

AIA Vitality Status (based on parent's status)	
 Platinum	0.5%
 Gold	0.25%
 Silver	0%
 Bronze	0%

Up to **0.5 %** of A-Plus ParentCare Xtra Sum Assured **EVERY YEAR** will be allocated to your Vitality Joy wallet until the child turns age 25.

## Notes:

1. Vitality Joy Wallet % shall based on policy owner's AIA Vitality Status as at forty-five (45) days before the rider anniversary.
2. A-Plus ParentCare Xtra Sum Assured shall equal to the initial Rider Sum Assured or current Rider Sum Assured, whichever is lower.





# BENEFITS OF VITALITY JOY WALLET



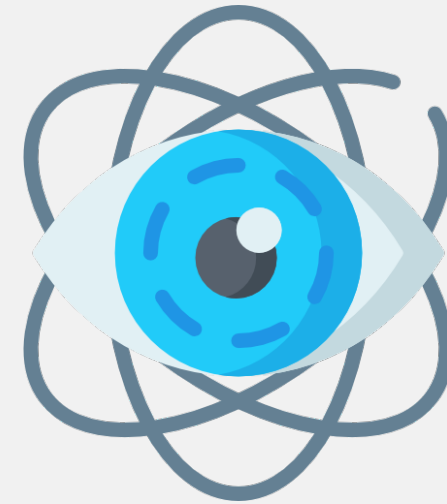
## Child Vaccination (up to age 15)

- Flu Vaccination
- Hepatitis B
- Pneumococcal



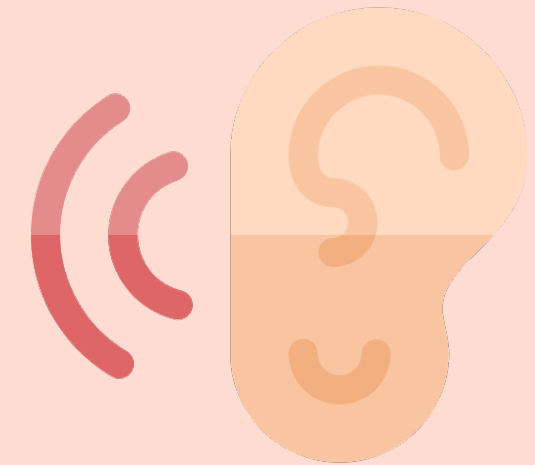
## Dental Care

- Oral Examination & Consultation
- Tooth Extraction
- Scaling & Polishing



## Optical Care

- Eye Examination & consultation
- Cost of Spectacle



## Hearing Care

- Hearing Examination & Consultation



Upon the child turns age 25, death or TPD of the policy owner whichever comes first, the remaining Vitality Joy Wallet amount will be credited into Protection Account

# How does the Vitality Joy Wallet work?

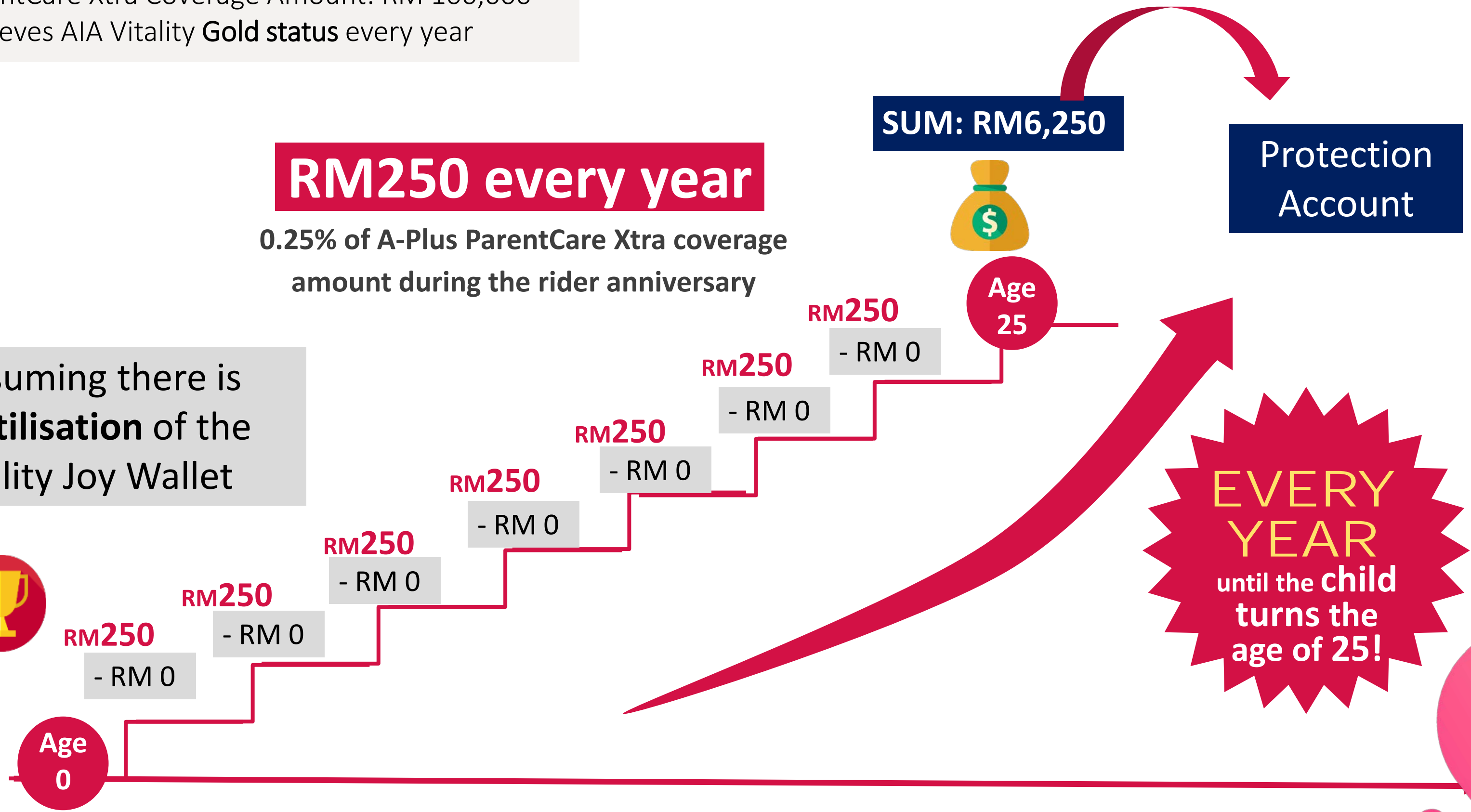
- A-Plus ParentCare Xtra Coverage Amount: RM 100,000
- Parent achieves AIA Vitality Gold status every year

**RM250 every year**

0.25% of A-Plus ParentCare Xtra coverage amount during the rider anniversary

**1**

Assuming there is **no utilisation** of the Vitality Joy Wallet



# How does Vitality Joy Wallet work?

- A-Plus ParentCare Xtra Coverage Amount: RM 100,000
- Parent achieved AIA Vitality Gold status every year

**RM250 every year**

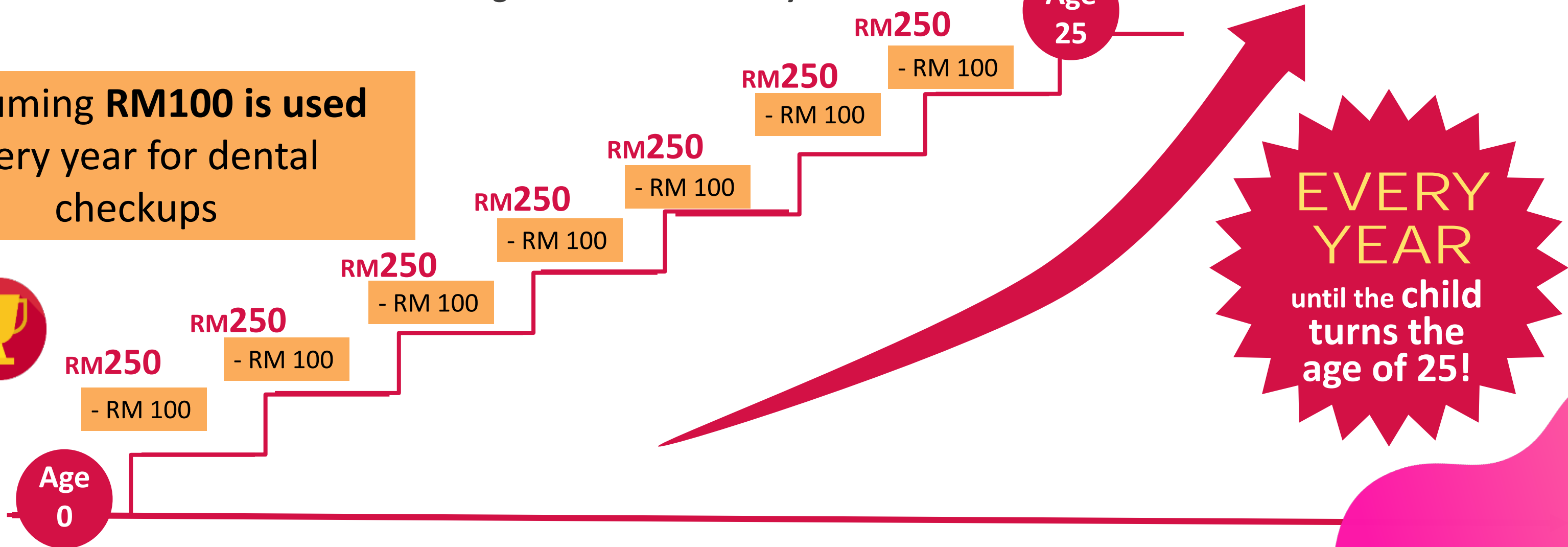
0.25% of A-Plus ParentCare Xtra coverage amount during the rider anniversary

**SUM: RM 3,750**

**Protection Account**

**2**

Assuming **RM100** is used every year for dental checkups



**EVERY YEAR**

until the **child** turns the age of 25!

# Special Privileges & Offers



# SPECIAL PRIVILEGES AND OFFERS FOR ALL AIA CUSTOMERS!

At AIA, we are committed to support families in raising healthy, happy and well-adjusted children, so that they can live Healthier, Longer, Better Lives.

From conception and birth, to childhood and beyond, we will be there for you at every step of your family journey. Enjoy preferential rates and discounts on a range of services offered by our partner hospitals.



## HEALTH SCREENINGS

From as low as  
**RM260**

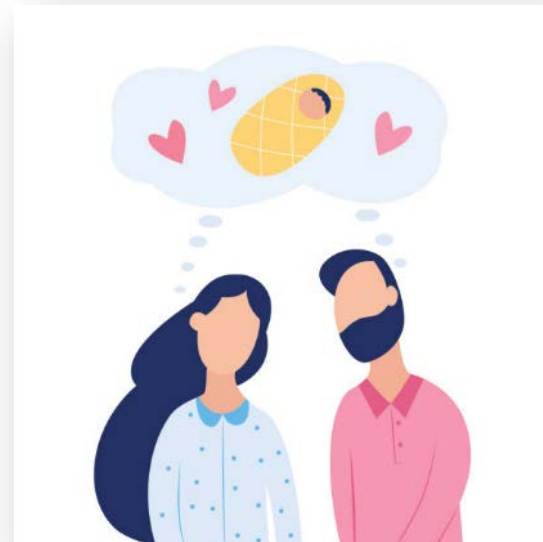
for women packages and pre-marital packages



## TCM SERVICES AND CARE

Save over  
**RM600**

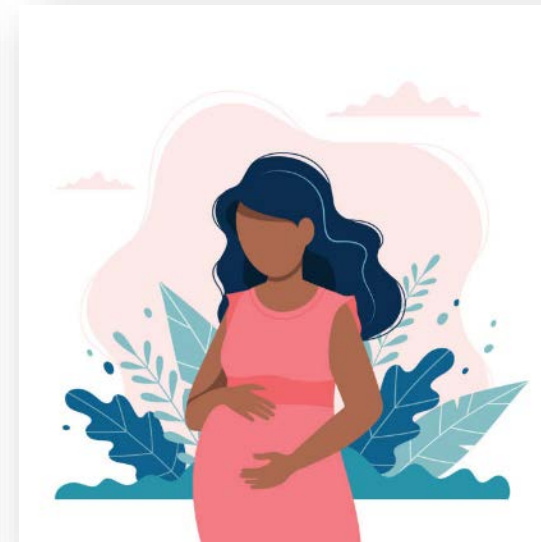
for TCM fertility care



## FERTILITY TREATMENTS

Save up to  
**RM4,000**

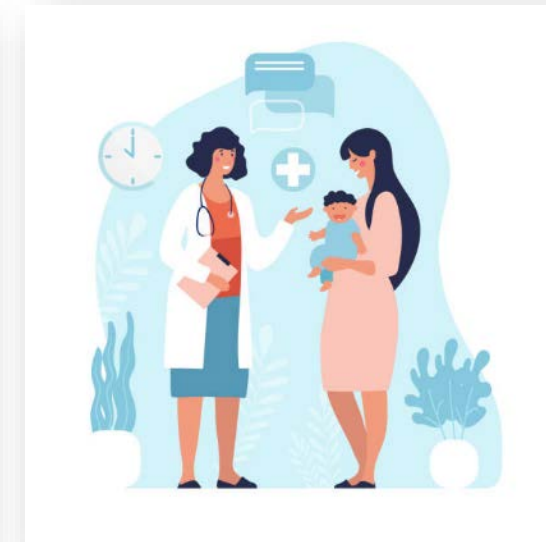
for packages such as In-Vitro Fertilisation (IVF) and Intracytoplasmic Sperm Injection (ICSI)



## MATERNITY / DELIVERY

Save up to  
**RM1,200**

for maternity / delivery packages

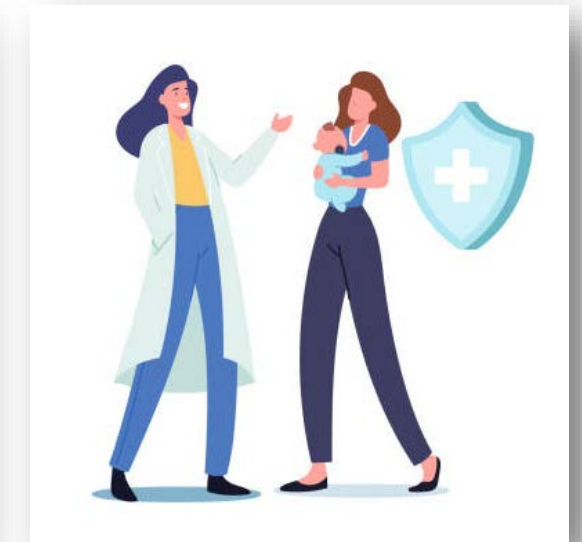


## CHILD VACCINATIONS

Get up to  
**15% off**

for vaccinations such as:

- ✓ Bacillus Calmette-Guerin (BCG)
- ✓ Hepatitis B (Hep B)
- ✓ Varicella (chickenpox)
- ✓ Pneumococcal
- ✓ Measles, Mumps & Rubella (MMR)
- ✓ Human Papillomavirus (HPV)



## POST-NATAL HOME SERVICES

Get up to  
**35% off**

for postnatal home visit by a nurse / physiotherapist

Partner Healthcare Providers:

**SUNWAY**  
MEDICAL CENTRE

**COLUMBIA ASIA**  
Columbia Asia Group of Companies

**PANTAI HOSPITAL**  
Kuala Lumpur

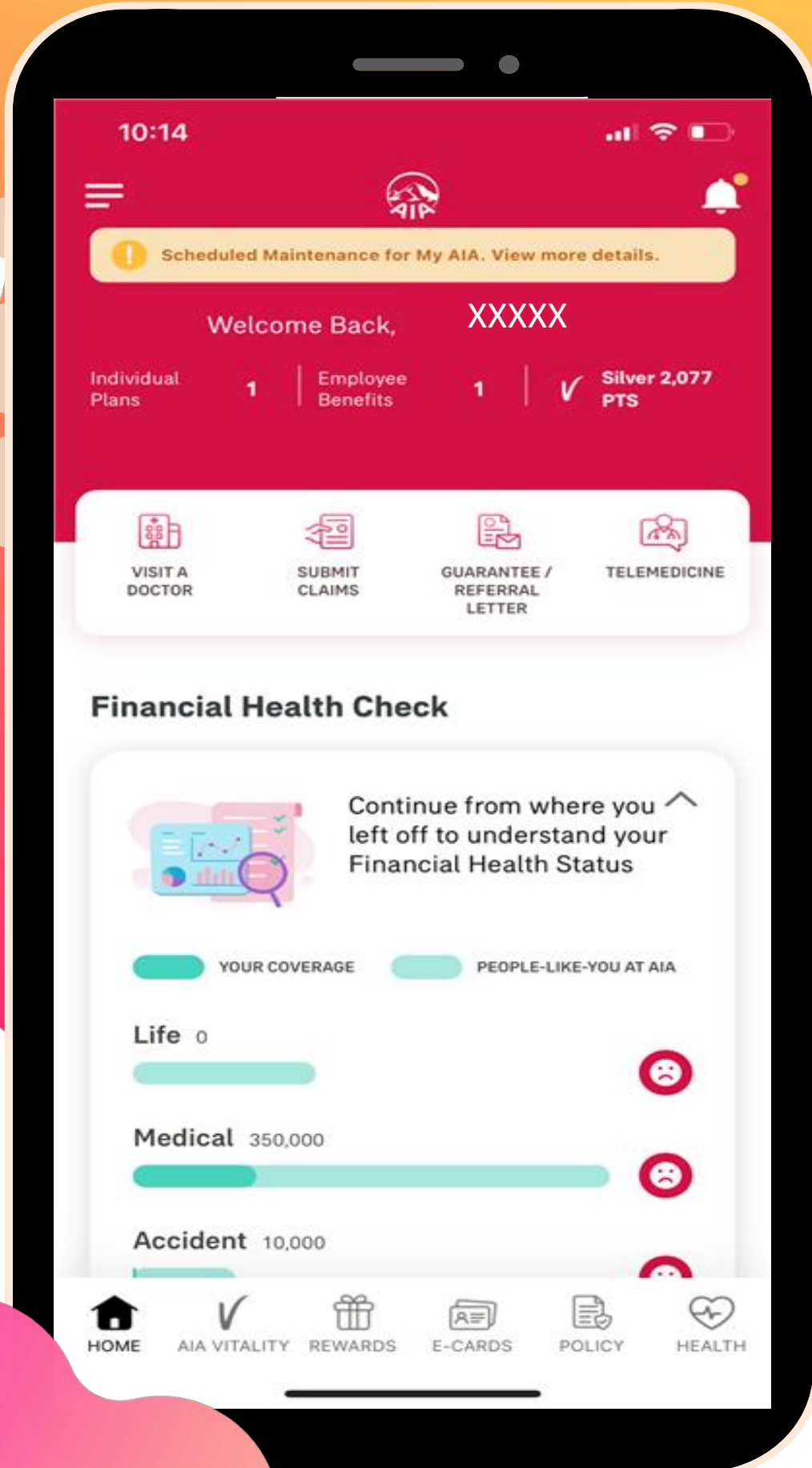
Notes:

1. Please refer to the Partner Healthcare Providers website for more details. These special privileges and offers may be varied from time to time, suspended or terminated with or without any prior notice or reason.
2. Additional healthcare partners, special privileges and offers may be added from time to time.

# How to get these special privileges and offers at participating HealthCare Providers?

- Download and install the My AIA app
- Login and open your My AIA main dashboard
- Show the hospital counter/admin your My AIA dashboard @ registration of visit (Do make sure your name is displayed on the app)
- Discount will be applied to your bill accordingly\*

\*Please refer to list of discounts and/or inquire with the participating HealthCare Providers on the list of services.



# Product Packaging (example)

1. For Pre-natal
2. For post natal

# Pre-Natal Case

- A-Life Joy Xtra
- A-Plus BabyCare Xtra
- A-Plus ParentCare Xtra
- A-Plus Health
- A-Plus PayorExtra
- A-Plus Junior Critical Care
- A-Plus MedCare

Coverage Amount
RM50,000
Standard Plan
RM100,000
Plan 200 (RM300 deductible)
RM 2,700
RM50,000
✓

Owner: Mother 32 , non smoker  
Coverage Term: till age 70

Minimum Annual Premium: RM 2,700  
(RP RM1,200 + A-Plus ScholarSaver RM 1,500)

Account Values @ age 70 : RM 157,600

Note: The above is for illustration purposes only.

# Post-Natal Case



Mother 32 , non smoker  
Child : 1 year old  
Coverage Term till age 70

- A-Life Joy Xtra
- A-Plus Health
- A-Plus ParentCare Xtra
- A-Plus PayorExtra
- A-Plus WaiverExtra
- A-Plus Junior CriticalCare
- A-Plus CriticalCare
- A-Plus MedCare

## Coverage Amount

RM50,000

Plan 200 (RM300 deductible)

RM100,000

RM2,256

RM2,256

RM50,000

RM50,000



**Minimum Annual Premium: RM 2,256**  
**(RP RM1,200 + A-Plus ScholarSaver RM 1,056)**

**Account Values @ age 70 : RM 49,200**

Note: The above is for illustration purposes only.

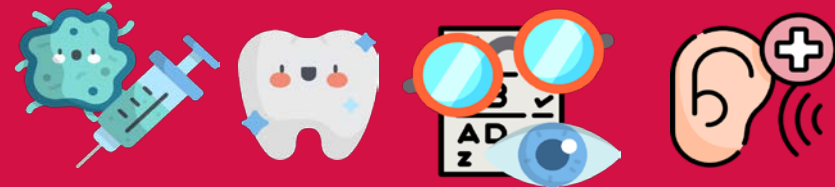
# A-Life *Joy Xtra*

## Provides Your Children a Total Child Solution

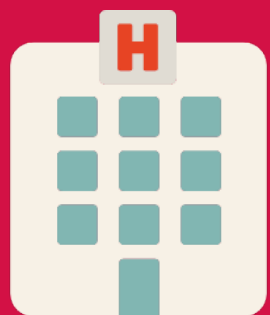
### LIVE WELL



VITALITY JOY WALLET  
with **AIA Vitality**



- Child Vaccination
- Dental Care
- Optical Care
- Hearing Care



ENJOY EXCLUSIVE  
DISCOUNTS & OFFERS  
FROM OUR PARTNER  
HOSPITALS

### PROTECT WELL



EARLY &  
COMPREHENSIVE  
PROTECTION

- Pre-natal coverage
- Medical Coverage
- Critical Illness Coverage
- Premium Waiver Coverage



PARENT  
PROTECTION

### GET WELL

**medi**  
It's a matter of life

PMCM SERVICES UNDER  
A-PLUS MED CARE

- Access to the world's leading specialists
- Review and re-evaluate your medical condition
- Medical Recommendation based on reviewed diagnosis
- Ongoing guidance and support
- Flight Ticket for Overseas Treatment Benefit

# Sales illustration (Pre-natal)

# IPOS



**INSURED/PERSON COVERED INFORMATION**

**1** For A-Life Joy Xtra/A-Life Ikhtiar(Pre-natal Application)  
 YES  NO  
Pre-natal application only applicable for pregnant mother age 18-45.

Name\*  **2** Expected Delivery Date (MM/DD/YYYY)\*

Gestational Week\*  **3** Single Foetus / Twins\*  Single  Twins

**4** Do you have A-Life Lady360 / A-Life Lady policy / A-Life Lady 360-i / A-Life Lady-i certificate which has been inforced for more than 120 days ? \*  
 YES  NO  
Please select.

**1** Select "YES" for Pre-Natal

**2** Please input EDD

**3** Auto Select Single Foetus

**4** This screen will appear If the gestation week **less than 14 weeks** and compulsory to click YES or NO

Note: If "Twins" is selected, customer needs to purchase 2 policies for "Twins". Application will be rejected if only 1 application submitted for "Twins".

# IPOS

## INSURED/PERSON COVERED INFORMATION

For A-Life Joy Xtra/A-Life Ikhtiar(Pre-natal Application)

YES  NO

Pre-natal application only applicable for pregnant mother age 18-45.

Name\*  
Baby of Adult Owner

Expected Delivery Date (MM/DD/YYYY)\*  
02/05/2022

Gestational Week\*  
13

Single Foetus / Twins\*  
 Single  Twins

Do you have A-Life Lady360 / A-Life Lady policy / A-Life Lady 360-i / A-Life Lady-i certificate which has been enforced for more than 120 days? \*

YES  NO

Please select.

CANCEL

OK

1

Select YES , IPOS will Proceed

Note: Users are allowed to buy A-Life Joy Xtra (without Medical Underwriting)

2

Select NO. system will prompt message

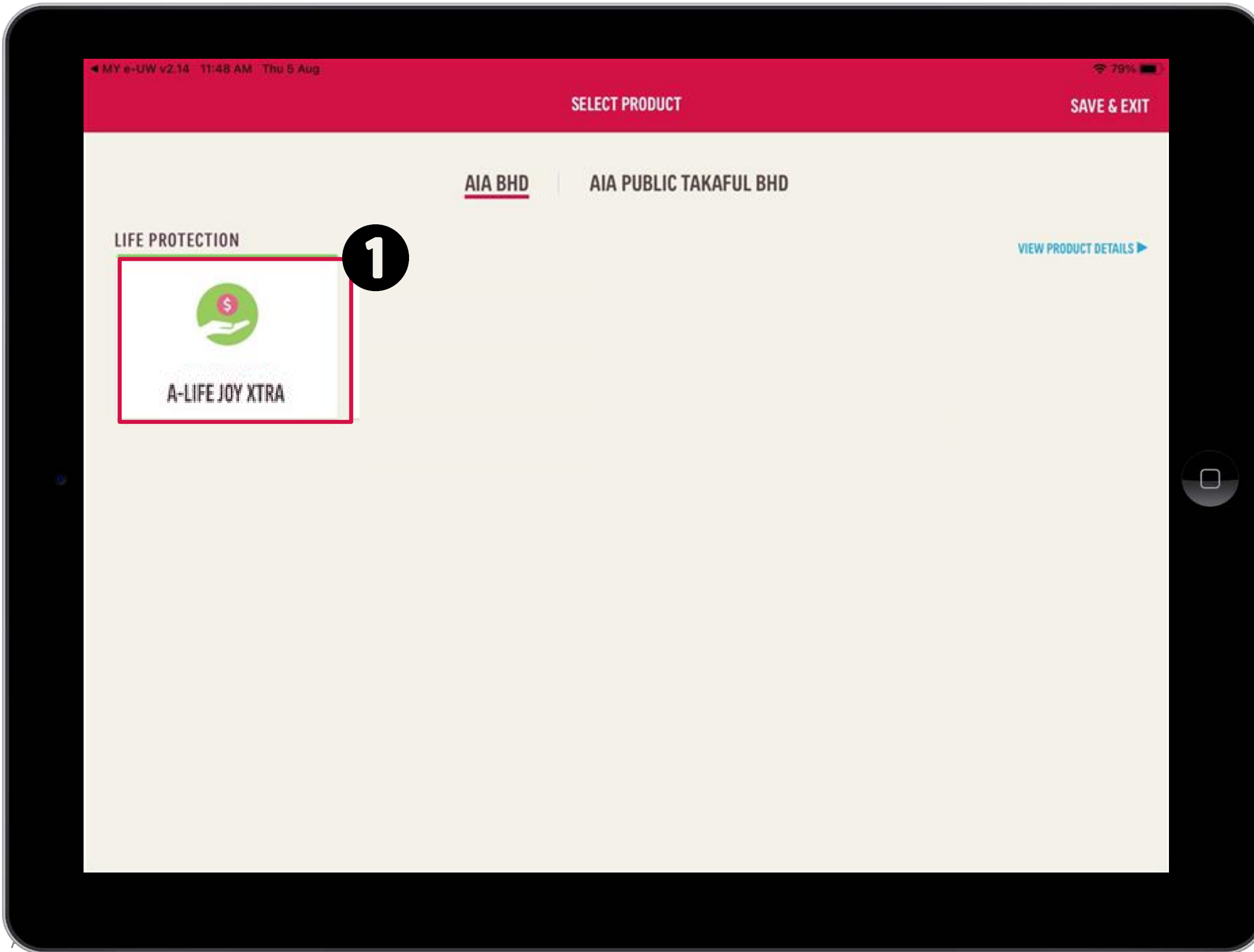
TIPS

Only the insured/Person Covered of A-Life Lady360 / A-Life Lady/ A-life Lady 360-i/ A-Life Lady-I with less than 14 gestation weeks can participate in A-Life Joy Xtra /A-Life Ikhtiat via Bundle of Joy

OK

Note: Users are not allowed to proceed further and required to buy A-Life Joy Xtra with full underwriting under the normal product card.

# IPOS



1

A-Life Joy XTRA is under the “Life Protection” section



# IPOS

MY e-UW v2.14 11:50 AM Thu 5 Aug 79%

A-LIFE JOY XTRA / BABY OF ADULT OWNER SAVE & EXIT

**1** AIA Vitality Membership Status (Applicable for Owner) CHECK

**2** Subscribe to AIA Vitality Programme\* (Applicable for Owner, Monthly Fee RM10)\* YES NO

**3** Plan Name\* A-Life Joy Xtra/Age 80

**4** Sum Assured(RM)\* 100,000.00 Annual Premium(RM)\* 1,200.00

Loading (Basic): %

Loading (TPD): %

Project sufficient account value up to coverage term\* YES NO

BACK NEXT

**1** Vitality Tab & Vitality Membership Checking is refers to the Owner

**2** If the Owner is not an existing AIA Vitality member, he/she is able to enrol the membership by clicking “Yes”

**3** Select Plan Name

**4** Enter Sum Assured Amount and Annual Premium

**5** This option is default as “No”. If you would like to opt-in Project Sufficient account value up to coverage term, please select “YES”.

# IPOS

MY e-UW v2.14 11:50 AM Thu 5 Aug 78%

A-LIFE JOY XTRA / BABY OF ADULT OWNER

SAVE & EXIT

Basic Plan

Fund Allocation

Riders

Loading (Basic):

Loading (TPD):

Project sufficient account value up to coverage term\*

YES NO

A-Plus ScholarSaver / A-Plus Saver

Annual Premium(RM):

1,488.00

Policy Charges Deduction from A-Plus ScholarSaver / A-Plus Saver :

YES NO

Mode:

Annual Semi-annual Quarterly Monthly

BACK NEXT

1

2

3

**Healthy Parents, Happy Children.**  
Your child is able to enjoy the Vitality Joy Wallet when the parent choose to live healthier & better with AIA Vitality

1

Enter A-Plus ScholarSaver premium amount

2

Select "YES" if would like to opt-in Policy Charges Deduction from APS

3

At the bottom of the Basic Plan tab, show the Vitality Integrated Benefit



# IPOS

11:09 AM Thu 16 Dec 62%

< A-LIFE JOY XTRA / BABY OF ALJE PRENATAL SAVE & EXIT

- Basic Plan
- Fund Allocation** **1**
- Riders

AIA Strategic Equity Fund	<input type="text" value="100 %"/>	AIA Strategic Fixed Income Fund	<input type="text" value=" %"/>
AIA Global Equity Fund	<input type="text" value=" %"/>	AIA Global Balanced Fund	<input type="text" value=" %"/>
AIA Balanced Fund	<input type="text" value=" %"/>	AIA Dana Bon	<input type="text" value=" %"/>
AIA Dana Progresif	<input type="text" value=" %"/>	AIA Asia Opportunity Fund	<input type="text" value=" %"/>
AIA Dana Dinamik	<input type="text" value=" %"/>	AIA Equity Dividend Fund	<input type="text" value=" %"/>
AIA Aggressive Fund	<input type="text" value=" %"/>	AIA Global Fixed Income Fund	<input type="text" value=" %"/>
AIA Medium Cap Fund	<input type="text" value=" %"/>	AIA Asian Equity Fund	<input type="text" value=" %"/>
AIA New Horizon Fund		AIA Global Equity Income Fund	

BACK NEXT

1

Proceed to the Fund Allocation Page with a range of funds



# IPOS

MY e-UW v2.14 11:51 AM Thu 5 Aug 79%

A-LIFE JOY XTRA / BABY OF ADULT OWNER SAVE & EXIT

<input checked="" type="checkbox"/> Basic Plan	<input type="checkbox"/> APWE	Please Select	input	input %
<input checked="" type="checkbox"/> Fund Allocation	<input type="checkbox"/> APPE		input	input %
<input checked="" type="checkbox"/> Riders	<input checked="" type="checkbox"/> APPCE		100,000.00	Loading (Life) input %
	<input type="checkbox"/> APHIE	Please Select		Loading (TPD) input %
	<input type="checkbox"/> APDH		input	input %
	<input type="checkbox"/> APJCC		input	input %
	<input checked="" type="checkbox"/> APBCE		Starter	input %
	<input checked="" type="checkbox"/> APMC			

Access International medical expertise with APMC rider

BACK NEXT

**1** New rider: APPCE

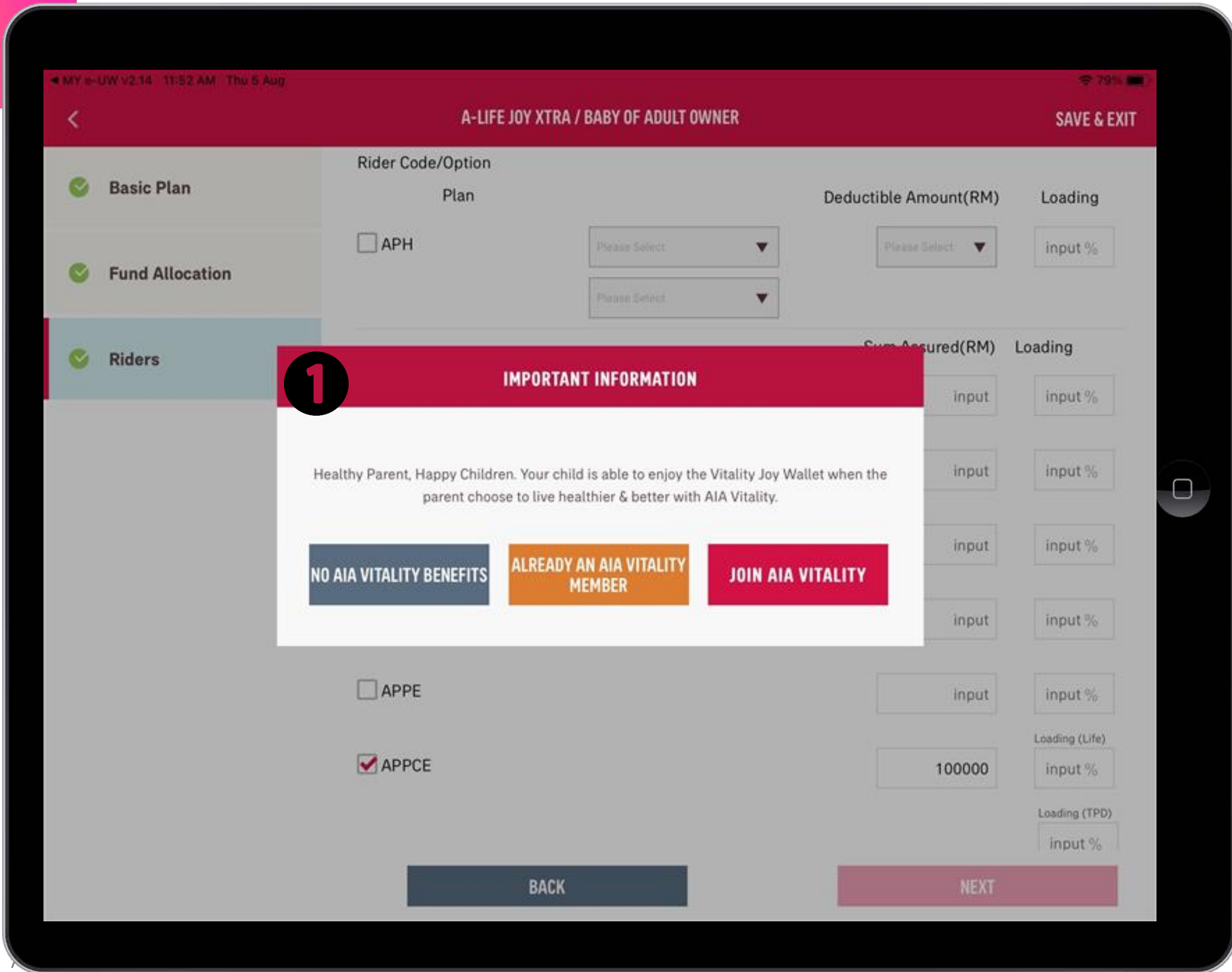
- Extra protection for parent
- Enjoy Vitality Joy Wallet Benefit

**2** New rider: APBCE

- Provide pre-natal coverage

**3** You have the option to select APMC rider to access International medical expertise.

# IPOS

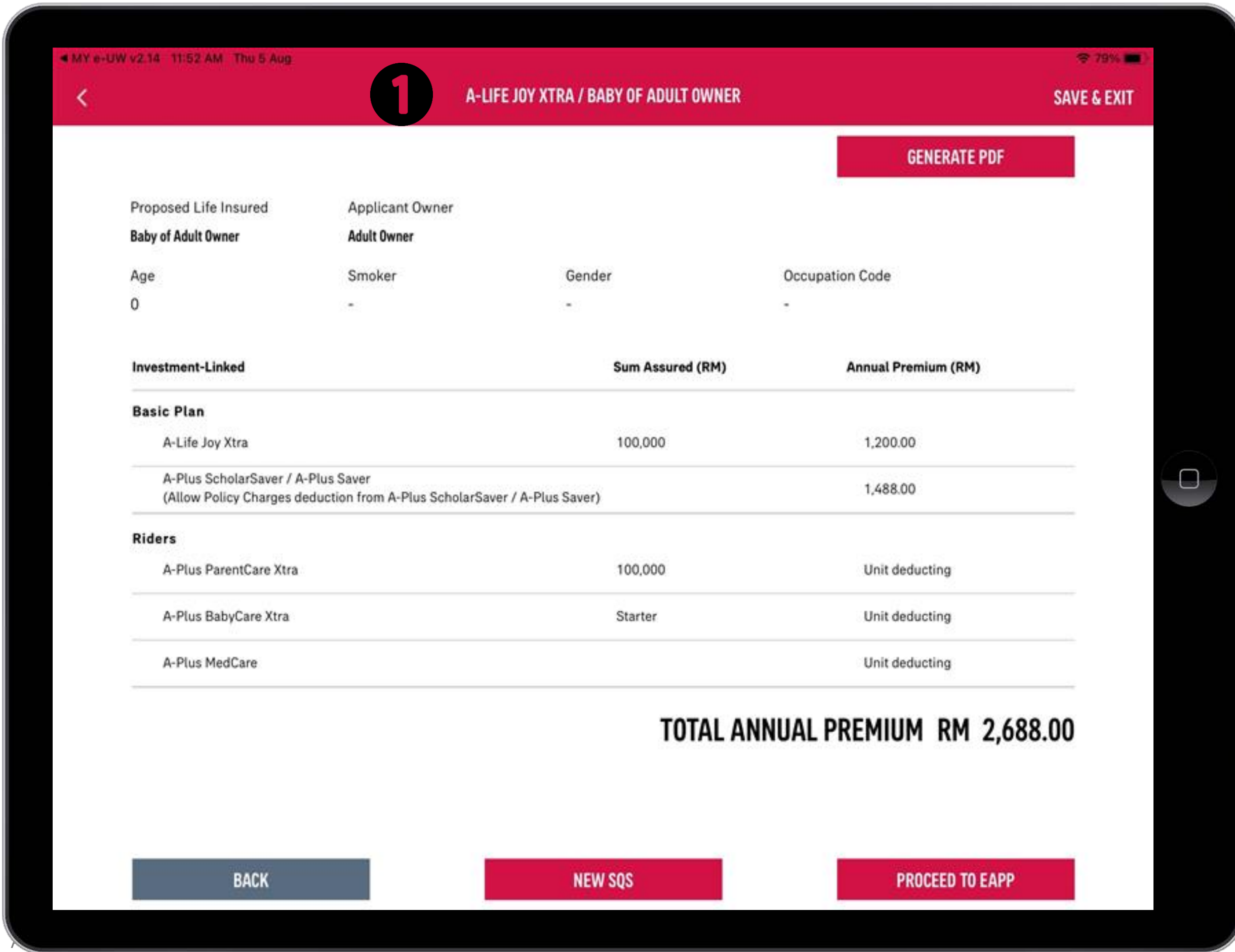


1

To encourage customer to subscribe AIA Vitality Program. This Vitality message will pop up before user proceed to the next page



# IPOS



1 The Plan Summary Page



# IPOS

MY e-UW v2.14 11:52 AM Thu 5 Aug 79%

A-LIFE JOY XTRA / BABY OF ADULT OWNER SAVE & EXIT

GENERATE PDF

Proposed Life Insured Applicant Owner  
Baby of Adult Owner Adult Owner

Age Smoker Gender Occupation Code  
0 - - -

ANNUAL AMOUNT RM 120.00

### Vitality Joy Wallet

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Joy Wallet (%)	0.50%	0.25%	0.00%	0.00%

You may use the accumulated Vitality Joy Wallet amount to enjoy the benefits below

Benefit
Child Vaccination Benefit (Insured age 15 and below)
Dental Care
Optical Care
Hearing Care

Please refer to AIA Sales Illustration and Product Disclosure Sheet to know more about this benefit.

BACK NEW SQS PROCEED TO EAPP

1

New function to show the AIA Vitality Benefit. This is the summary of Vitality Joy Wallet benefit.

You can proceed to generate the PDF to view the Sales Illustration and Product Disclosure Sheet OR proceed to EApp to submit the proposal.

NEW

# Sales illustration (Post-natal)

# IPOS

1

Select "NO" for Post-Natal

INSURED/PERSON COVERED INFORMATION

For A-Life Joy Xtra/A-Life Ikhtiar(Pre-natal Application)

YES  NO **1**

Pre-natal application only applicable for pregnant mother age 18-45.

Title\*  
Please Select  
Please select insured's/person covered's Title.

Name\*  
Name  
Please input insured's/person covered's Name.

ID Type\*  
New IC

ID Number\*  
ID Number  
Please input insured's/person covered's ID Number.

DOB(MM/DD/YYYY)\*  
Select date  
Please select insured's/person covered's DOB.

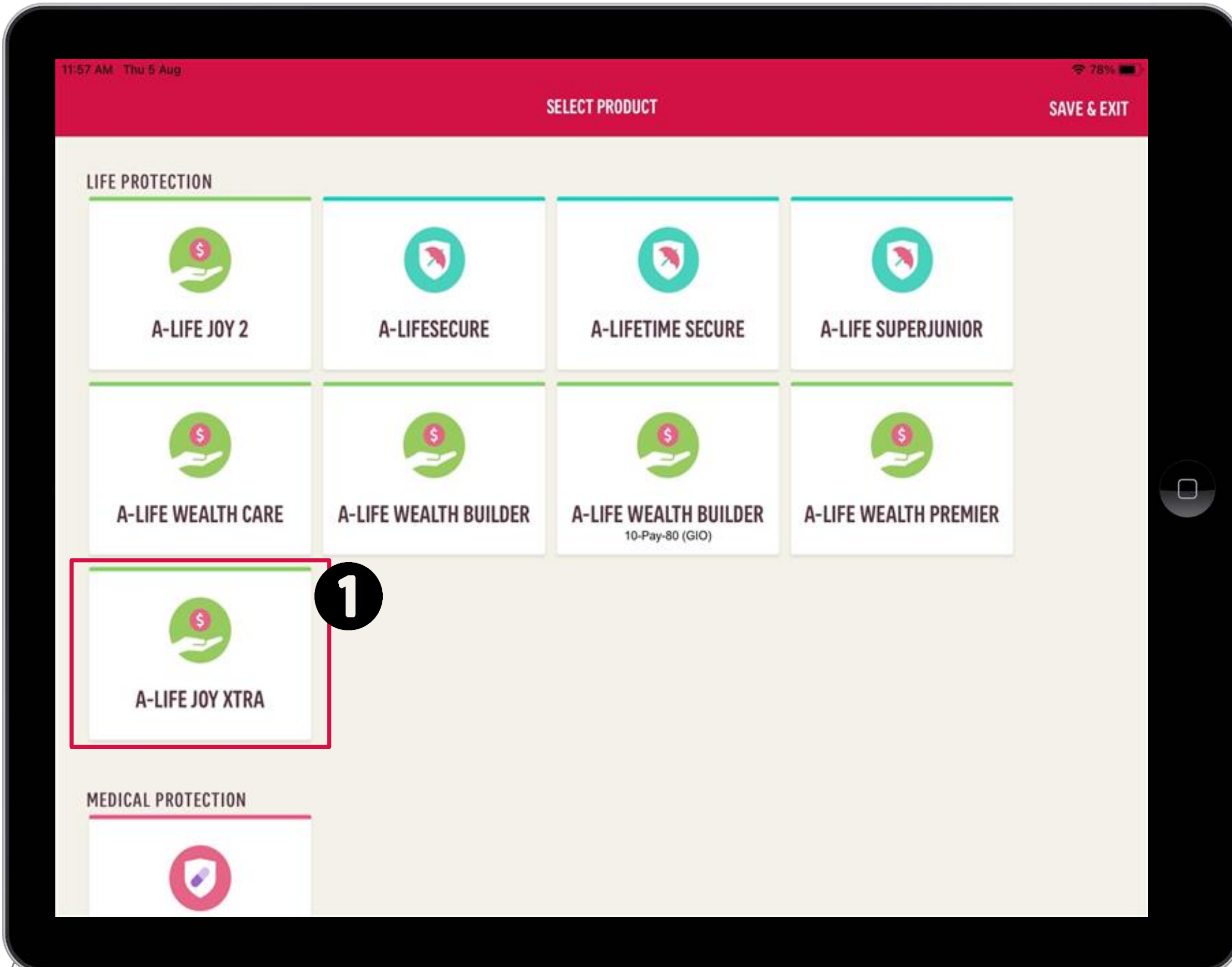
Age(ALB)\*

Gender\*  
FEMALE MALE  
Please select insured's/person covered's Gender.

Smoke within past 12 months\*  
YES NO  
Please select insured's/person covered's Smoking

CANCEL OK

# IPOS



1

A-Life Joy XTRA is under the “Life Protection” section



# IPOS

The screenshot shows the 'A-LIFE JOY XTRA / CHILD' screen in the IPOS app. The interface includes a top navigation bar with a back arrow, the title 'A-LIFE JOY XTRA / CHILD', and a 'SAVE & EXIT' button. A left sidebar contains three menu items: 'Basic Plan' (checked), 'Fund Allocation', and 'Riders'. The main content area contains the following elements:

- 1** AIA Vitality Membership Status (Applicable for Owner) with a 'CHECK' button.
- 2** Subscribe to AIA Vitality Programme\* (Applicable for Owner, Monthly Fee RM10)\* with a radio button selection between 'YES' (selected) and 'NO'.
- 3** Plan Name\* dropdown menu showing 'A-Life Joy Xtra/Age 80'.
- 4** Sum Assured(RM)\* input field with the value '100,000.00'.
- 4** Annual Premium(RM)\* input field with the value '1,200.00'.
- 5** Project sufficient account value up to coverage term\* with radio button selection between 'YES' and 'NO' (selected).
- Loading (Basic): input field with a '%' sign.
- Loading (TPD): input field with a '%' sign.

At the bottom of the screen are two buttons: 'BACK' and 'NEXT'.

**1** Vitality Tab & Vitality Membership Checking is refers to the Owner

**2** If the Owner is not an existing AIA Vitality member, he/she is able to enrol the membership by clicking "Yes"

**3** Select Plan Name

**4** Enter Sum Assured Amount and Annual Premium

**5** This option is default as "No". If you would like to opt-in Project Sufficient account value up to coverage term, please select "YES".

# IPOS

11:58 AM Thu 5 Aug 78%

A-LIFE JOY XTRA / CHILD

SAVE & EXIT

Basic Plan

Fund Allocation

Riders

Loading (Basic):

Loading (TPD):

Project sufficient account value up to coverage term\*

YES NO

A-Plus ScholarSaver / A-Plus Saver

Annual Premium(RM):

1,488.00

Policy Charges Deduction from A-Plus ScholarSaver / A-Plus Saver :

YES NO

Mode:

Annual Semi-annual Quarterly Monthly

1 **Healthy Parents, Happy Children.**  
Your child is able to enjoy the Vitality Joy Wallet when the parent choose to live healthier & better with AIA Vitality.

BACK NEXT

**1** Enter A-Plus ScholarSaver premium amount

**2** Select "YES" if would like to opt-in Policy Charges Deduction from APS

**3** At the bottom of the Basic Plan tab, show the Vitality Integrated Benefit

# IPOS

11:09 AM Thu 16 Dec

62%



A-LIFE JOY XTRA / BABY OF ALJE PRENATAL

SAVE & EXIT

✓ Basic Plan

✓ Fund Allocation

1

✓ Riders

AIA Strategic Equity Fund

100 %

AIA Global Equity Fund

%

AIA Balanced Fund

%

AIA Dana Progresif

%

AIA Dana Dinamik

%

AIA Aggressive Fund

%

AIA Medium Cap Fund

%

AIA New Horizon Fund

BACK

AIA Strategic Fixed Income Fund

%

AIA Global Balanced Fund

%

AIA Dana Bon

%

AIA Asia Opportunity Fund

%

AIA Equity Dividend Fund

%

AIA Global Fixed Income Fund

%

AIA Asian Equity Fund

%

AIA Global Equity Income Fund

NEXT

1

Proceed to the Fund Allocation Page with a range of funds



# IPOS

11:58 AM Thu 5 Aug 78%

A-LIFE JOY XTRA / CHILD SAVE & EXIT

<input checked="" type="checkbox"/> Basic Plan	<input type="checkbox"/> APECC		input	input %
<input checked="" type="checkbox"/> Fund Allocation	<input type="checkbox"/> APWE	Please Select	input	input %
<input checked="" type="checkbox"/> Riders	<input type="checkbox"/> APPE		input	input %
<b>1</b> <input checked="" type="checkbox"/> APPCE			100,000.00	input %
	<input type="checkbox"/> APHIE			Loading (Life) input %
	<input type="checkbox"/> APDH	Please Select		Loading (TPD) input %
	<input type="checkbox"/> APJCC		input	input %
<b>2</b> <input checked="" type="checkbox"/> APMC			input	input %

Access International medical expertise with APMC rider

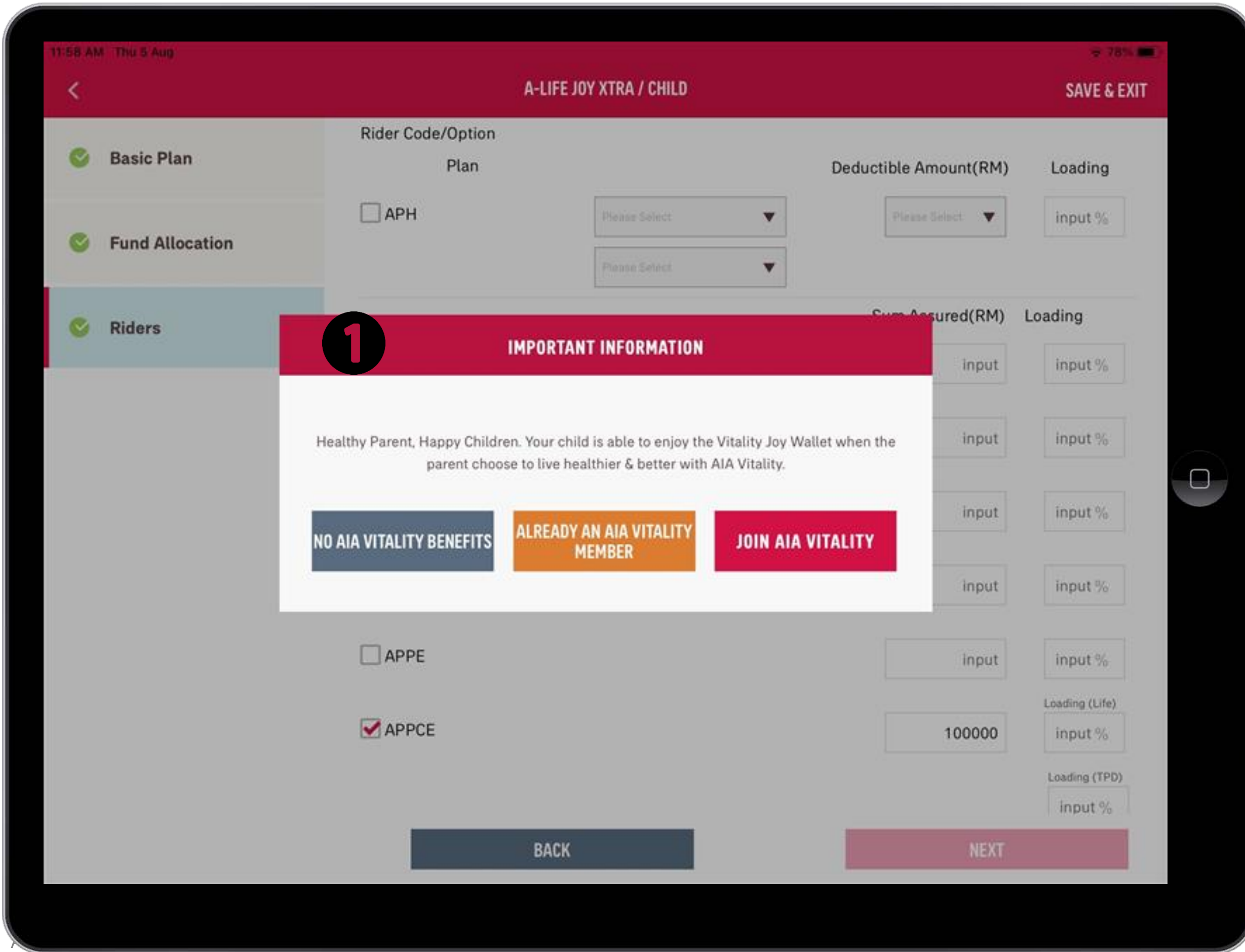
BACK NEXT

**1** New rider: APPCE

- Extra protection for parent
- Enjoy Vitality Joy Wallet Benefit

**2** You have the option to select APMC rider to access International medical expertise.

# IPOS

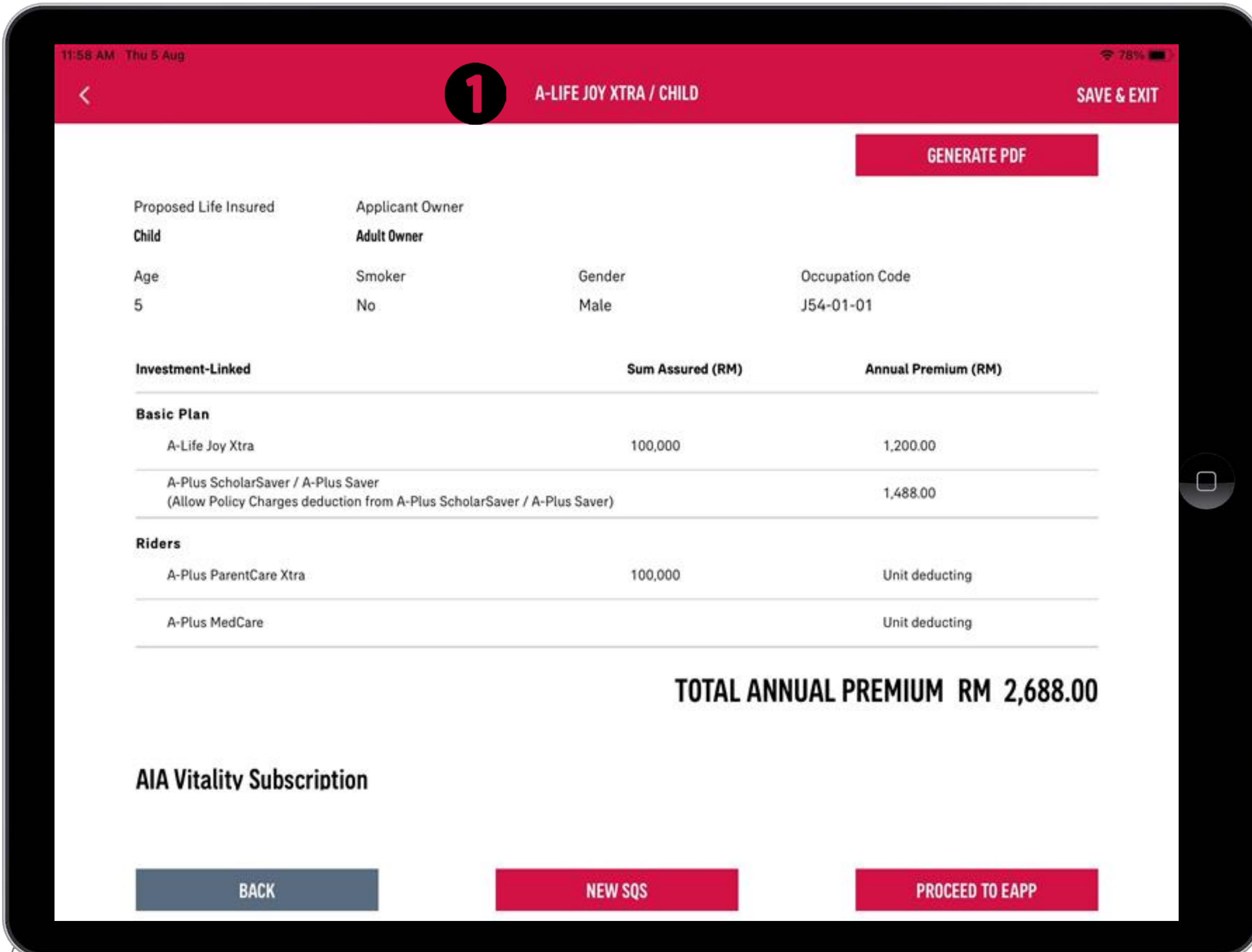


1

To encourage customer to subscribe AIA Vitality Program. This Vitality message will pop up before user proceed to the next page



# IPOS



**1** The Plan Summary Page



# IPOS

11:59 AM Thu 5 Aug 78%

A-LIFE JOY XTRA / CHILD SAVE & EXIT

GENERATE PDF

Proposed Life Insured: Child  
Applicant Owner: Adult Owner

Age: 5  
Smoker: No  
Gender: Male  
Occupation Code: J54-01-01

ANNUAL AMOUNT RM 120.00

### Vitality Joy Wallet

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Joy Wallet (%)	0.50%	0.25%	0.00%	0.00%

You may use the accumulated Vitality Joy Wallet amount to enjoy the benefits below

Benefit
Child Vaccination Benefit (Insured age 15 and below)
Dental Care
Optical Care
Hearing Care

Please refer to AIA Sales Illustration and Product Disclosure Sheet to know more about this benefit.

BACK NEW SQS PROCEED TO EAPP

1

New function to show the AIA Vitality Benefit. This is the summary of Vitality Joy Wallet benefit.


You can proceed to generate the PDF to view the Sales Illustration and Product Disclosure Sheet OR proceed to EApp to submit the proposal.




**NEW**

**LIVE WELL** and get rewarded for making healthy choices with AIA Vitality, our health and wellness programme.


**HOW IT WORKS?**

- 
**KNOW YOUR HEALTH**  
 Understand your current health status and discover your AIA Vitality Age. You will also earn AIA Vitality Points by completing health assessments and health check.

---

- 
**IMPROVE YOUR HEALTH**  
 Be it exercise, diet, sleep, or other aspects of health, AIA Vitality helps you across a wide variety of points-earning activities.


---

- 
**ENJOY THE REWARDS**  
 Enjoy fantastic rewards as you progress. The higher your AIA Vitality Status, the greater your rewards.


**EXTRA BENEFITS WITH A-PLUS PARENTCARE XTRA**

AIA Vitality Benefit	Platinum	Gold	Silver	Bronze
Vitality Joy Wallet % (% of APPCE Rider Sum Assured)	0.50%	0.25%	0.00%	0.00%
You may use the accumulated Vitality Joy Wallet amount to enjoy the benefits below				
<b>Vitality Joy Wallet Benefit</b>				
Child Vaccination Benefit (For Insured age 15 and below)				
Dental Care				
Optical Care				
Hearing Care				
These benefits are for AIA Vitality members who attached A-Plus ParentCare Xtra only. If you would like to find out more about how to enjoy these benefits, please contact your Life Planner.				


**PROTECT WELL** with comprehensive coverage that is tailored to meet your needs.

- 
**Life Coverage**
  - A-Life Joy Xtra (ALJE)
  - A-Plus ParentCare Xtra (APPCE)

---

- 
**Total and Permanent Disability (TPD) Coverage**
  - A-Plus DisabilityCare (APDC)

**GET WELL** with personalised medical advice service with ongoing support from diagnosis to recovery should you face a serious medical condition.


**Personal Medical Case Management (PMCM) Benefit**

<b>A-Plus MedCare (APMC)</b>	<ul style="list-style-type: none"> <li>• Personal Medical Case Management Benefit                             <ul style="list-style-type: none"> <li>✓ Access to the world's leading specialists</li> <li>✓ Review and re-evaluate your medical condition</li> <li>✓ Medical recommendation based on reviewed diagnosis</li> <li>✓ Ongoing guidance and support</li> </ul> </li> <li>• Flight Ticket for Overseas Treatment Benefit</li> </ul>
------------------------------	--

This page contains only a brief description of the product and is not exhaustive. It is recommended that you refer to AIA Sales Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.



This is Total Health Solution Cover page displays at the front of the sales illustration.

**NEW**

# Vitality Joy Wallet table in SI

Vitality Joy Wallet benefit is only applicable if the owner is AIA Vitality member and A-Plus ParentCare Xtra rider is attached.

This illustration only applicable if the Owner is AIA Vitality member and A-Plus ParentCare Xtra Rider is attached

Table 1(c): Vitality Joy Wallet

- The Illustrations below assume that APPCE rider year and Policy Year are the same.
- The Illustrations are not applicable if the Owner's is not an AIA Vitality member and A-Plus ParentCare Xtra rider is not attached.
- Vitality Joy Wallet is a non-guaranteed benefit applicable for AIA Vitality members. At every APPCE rider anniversary, an amount (if any) will be credited into the Vitality Joy Wallet where the amount is determined by multiplying the APPCE rider Sum Assured with the Vitality Joy Wallet percentage.
- Initial Vitality Joy Wallet percentage starts at 0% and the quantum of adjustment of Vitality Joy Wallet percentage shall be based on the Owner's AIA Vitality status as at forty-five (45) days before the APPCE rider anniversary until the Insured attains the age of 25.
- The accumulated Vitality Joy Wallet amount can be utilised for the covered benefits subject to the benefit limit and the remaining Vitality Joy Wallet amount.
- In the event the Owner dies, suffers TPD before age 70 or upon the Insured attains the age of 25, whichever is earlier, 100% of the remaining Vitality Joy Wallet amount shall be credited into Protection Account.
- In the event the Insured dies, 100% of the remaining Vitality Joy Wallet amount shall be payable together with the death benefit of the Basic Plan. Please refer to the policy contract for detailed terms and conditions of this benefit.
- The Vitality Joy Wallet amount is not included in the summary illustration above for Protection Account, if applicable.
- \* The Illustrations assume that the AIA Vitality Status (i.e. Platinum, Gold, Silver, Bronze) remains the same every year and there is no utilisation of the Vitality Joy Wallet Amount.

End of Year	Vitality Joy Wallet Percentage (%) ^				Accumulated Vitality Joy Wallet ^				Insured Age at End of Year
	Platinum	Gold	Silver	Bronze	Platinum	Gold	Silver	Bronze	
1	0.50%	0.25%	0.00%	0.00%	500.00	250.00	0.00	0.00	1
2	0.50%	0.25%	0.00%	0.00%	1,000.00	500.00	0.00	0.00	2
3	0.50%	0.25%	0.00%	0.00%	1,500.00	750.00	0.00	0.00	3
4	0.50%	0.25%	0.00%	0.00%	2,000.00	1,000.00	0.00	0.00	4
5	0.50%	0.25%	0.00%	0.00%	2,500.00	1,250.00	0.00	0.00	5
6	0.50%	0.25%	0.00%	0.00%	3,000.00	1,500.00	0.00	0.00	6
7	0.50%	0.25%	0.00%	0.00%	3,500.00	1,750.00	0.00	0.00	7
8	0.50%	0.25%	0.00%	0.00%	4,000.00	2,000.00	0.00	0.00	8
9	0.50%	0.25%	0.00%	0.00%	4,500.00	2,250.00	0.00	0.00	9
10	0.50%	0.25%	0.00%	0.00%	5,000.00	2,500.00	0.00	0.00	10
11	0.50%	0.25%	0.00%	0.00%	5,500.00	2,750.00	0.00	0.00	11
12	0.50%	0.25%	0.00%	0.00%	6,000.00	3,000.00	0.00	0.00	12
13	0.50%	0.25%	0.00%	0.00%	6,500.00	3,250.00	0.00	0.00	13
14	0.50%	0.25%	0.00%	0.00%	7,000.00	3,500.00	0.00	0.00	14
15	0.50%	0.25%	0.00%	0.00%	7,500.00	3,750.00	0.00	0.00	15
16	0.50%	0.25%	0.00%	0.00%	8,000.00	4,000.00	0.00	0.00	16
17	0.50%	0.25%	0.00%	0.00%	8,500.00	4,250.00	0.00	0.00	17
18	0.50%	0.25%	0.00%	0.00%	9,000.00	4,500.00	0.00	0.00	18
19	0.50%	0.25%	0.00%	0.00%	9,500.00	4,750.00	0.00	0.00	19
20	0.50%	0.25%	0.00%	0.00%	10,000.00	5,000.00	0.00	0.00	20
21	0.50%	0.25%	0.00%	0.00%	10,500.00	5,250.00	0.00	0.00	21
22	0.50%	0.25%	0.00%	0.00%	11,000.00	5,500.00	0.00	0.00	22
23	0.50%	0.25%	0.00%	0.00%	11,500.00	5,750.00	0.00	0.00	23
24	0.50%	0.25%	0.00%	0.00%	12,000.00	6,000.00	0.00	0.00	24
25	0.50%	0.25%	0.00%	0.00%	12,500.00	6,250.00	0.00	0.00	25

On the Policy Anniversary upon the Insured reaching age 25, the Vitality Joy Wallet amount shown in the table below will automatically be credited into Protection Account. This Vitality Joy Wallet amount is assuming that the AIA Vitality Status (i.e. Platinum, Gold, Silver, Bronze) remains the same every year and there is no utilisation of the Vitality Joy Wallet Amount during the APPCE coverage term.

**Vitality Joy Wallet Amount**

	Platinum	Gold	Silver	Bronze
Total Vitality Joy Wallet amount upon the Insured attains the age of 25	12,500.00	6,250.00	0.00	0.00

# Appendix

1. A-Life Joy Xtra Product Benefits
2. Pre-natal Plan Underwriting Requirements
3. A-Plus BabyCare Xtra Exclusions
4. Definitions:
  - 19 Types of Congenital Conditions
  - 7 Types of Pregnancy Complications
  - 4 Types of Child Development Disorder



# A-LIFE JOY XTRA PRODUCT BENEFITS

Benefits	Amount of Benefits																					
Plan Type	<ul style="list-style-type: none"> <li>Regular Premium Investment-Linked Insurance Plan</li> </ul>																					
Entry Age	<p><b>Pre-natal:</b></p> <table border="1"> <thead> <tr> <th>Entry Age</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Mother (Policy Owner)</td> <td>18 years old</td> <td>45 years old</td> </tr> <tr> <td>Unborn Child (Insured)</td> <td>13<sup>th</sup> gestational weeks</td> <td>35<sup>th</sup> gestational weeks</td> </tr> <tr> <td>Unborn Child (Insured) conceived via IVF, IUI, ICI</td> <td>After 20<sup>th</sup> gestational weeks</td> <td>35<sup>th</sup> gestational weeks</td> </tr> </tbody> </table> <p><b>Post-natal:</b></p> <table border="1"> <thead> <tr> <th>Entry Age</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Policy Owner</td> <td>18 years old</td> <td>No Limit</td> </tr> <tr> <td>After Birth (Insured)</td> <td>14 days old</td> <td>15 years old</td> </tr> </tbody> </table>	Entry Age	Minimum	Maximum	Mother (Policy Owner)	18 years old	45 years old	Unborn Child (Insured)	13 <sup>th</sup> gestational weeks	35 <sup>th</sup> gestational weeks	Unborn Child (Insured) conceived via IVF, IUI, ICI	After 20 <sup>th</sup> gestational weeks	35 <sup>th</sup> gestational weeks	Entry Age	Minimum	Maximum	Policy Owner	18 years old	No Limit	After Birth (Insured)	14 days old	15 years old
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Entry Age	Minimum	Maximum																				
Policy Owner	18 years old	No Limit																				
After Birth (Insured)	14 days old	15 years old																				
Death Coverage	<table border="1"> <thead> <tr> <th>Entry Age</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Pre-natal</td> <td> <ul style="list-style-type: none"> <li><b>Before birth and up to 30 days from birth</b> Refund of premium or Account value, whichever higher</li> <li><b>After 30 days from birth</b> Basic Sum Assured* + Account Value</li> </ul> </td> </tr> <tr> <td>Post-natal</td> <td>Basic Sum Assured* + Account Value</td> </tr> </tbody> </table>	Entry Age	Minimum	Pre-natal	<ul style="list-style-type: none"> <li><b>Before birth and up to 30 days from birth</b> Refund of premium or Account value, whichever higher</li> <li><b>After 30 days from birth</b> Basic Sum Assured* + Account Value</li> </ul>	Post-natal	Basic Sum Assured* + Account Value															
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Post-natal	Basic Sum Assured* + Account Value																					
Total and Permanent Disability (TPD) Benefit (Accelerated TPD) -Before age 70	<table border="1"> <thead> <tr> <th>Entry Age</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Pre-natal</td> <td> <ul style="list-style-type: none"> <li><b>Before birth and up to 30 days from birth</b> Not Applicable</li> <li><b>After 30 days from birth</b> TPD Sum Assured*</li> </ul> </td> </tr> <tr> <td>Post-natal</td> <td>TPD Sum Assured*</td> </tr> </tbody> </table>	Entry Age	Minimum	Pre-natal	<ul style="list-style-type: none"> <li><b>Before birth and up to 30 days from birth</b> Not Applicable</li> <li><b>After 30 days from birth</b> TPD Sum Assured*</li> </ul>	Post-natal	TPD Sum Assured*															
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Post-natal	TPD Sum Assured*																					

For existing A-Life Lady360 or A-Life Lady customers only

Entry Age	Minimum	Maximum
Mother (Policy Owner)	18 years old	40 years old
Unborn Child (Insured)	<14 weeks of gestation	

\* Subject to juvenile lien. AIA confidential and proprietary information. Not for distribution.

# A-LIFE JOY XTRA PRODUCT BENEFITS

Benefits	Descriptions
Coverage Term	<ul style="list-style-type: none"> <li>• Up to age 70</li> <li>• Up to age 80</li> <li>• Up to age 100</li> </ul> <p>Note: Automatic Extension of Coverage Term Feature will be applied for coverage term age 70 &amp; 80.</p>
Sum Assured	<ul style="list-style-type: none"> <li>• • Minimum Sum Covered : RM6,000.</li> <li>• • Maximum Sum Covered : Subject to underwriting.</li> <li>• • Maximum Sum Covered for Pre-Natal : RM250,000.</li> </ul>
Auto Growth	<ul style="list-style-type: none"> <li>• The initial or current Sum Assured, whichever is lower, will be increased by 100% (capped at RM100,000) when the insured attains age 18, without medical underwriting</li> </ul>
A-Plus <i>ScholarSaver</i> (Regular top up)	<ul style="list-style-type: none"> <li>• Account Value of A-Plus <i>ScholarSaver</i> will automatically be reinvested into A-Plus Saver upon the insured attaining age 18</li> <li>• Premium payable under A-Plus <i>ScholarSaver</i> is eligible for education tax relief (<i>provided that A-Plus PayorExtra rider is attached</i>)</li> </ul>
Automatic Extension of Coverage Term Feature	<ul style="list-style-type: none"> <li>• Upon reaching age 70 or 80 and the policy is in force, the policy (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient account value to deduct for the policy charges and the COI of any attaching riders, up to age 100 of Insured for the basic plan and the maximum coverage age of any attaching riders.</li> <li>• The policy shall lapse when the account value have been fully utilised. You may notify the Company in advance to withdraw from the Automatic Extension of Coverage Term before reaching age 70 or 80.</li> <li>• Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and all attaching riders including of A-Plus Health and any Health Wallet amount (if applicable) shall be expired at age 70 or 80.</li> </ul>
Attachable Riders	<ul style="list-style-type: none"> <li>• <b>A-Plus BabyCare Xtra (new rider)</b></li> <li>• <b>A-Plus ParentCare Xtra (New rider) – integrated with AIA Vitality benefit</b></li> <li>• A-Plus Health</li> <li>• A-Plus MedCare</li> <li>• A-Plus HospitalIncome Extra</li> <li>• A-Plus Junior CriticalCare</li> <li>• A-Plus CriticalCare</li> <li>• A-Plus Multi CriticalCare</li> <li>• A-Plus Early CriticalCare</li> <li>• A-Plus WaiverExtra</li> <li>• A-Plus PayorExtra</li> <li>• A-Plus DisabilityCash</li> <li>• A-Plus AccidentShield</li> <li>• A-Plus Total AccidentShield</li> <li>• A-Plus Venus</li> <li>• A-Plus Venus Extra</li> <li>• A-Plus GenNext</li> </ul>

# A-LIFE JOY XTRA PRODUCT BENEFITS

Benefits	Descriptions								
Underwriting	<ul style="list-style-type: none"> <li>• Pre-Natal -Pre-Natal specific underwriting</li> <li>• Post-Natal -Full Underwriting</li> <li>• For mothers (Owner) who has A-Life Lady360 / A-Life Lady has the option to purchase A-Life Joy Xtra and riders before 14 gestational weeks without medical underwriting</li> </ul>								
Documents Required	<ul style="list-style-type: none"> <li>• Specific pre-natal underwriting</li> </ul> <table border="1" data-bbox="763 684 2552 1114"> <thead> <tr> <th data-bbox="763 684 1502 746">Entry Age</th> <th data-bbox="1502 684 2552 746">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="763 746 1502 849">Application Form &amp; Pregnancy Questionnaire</td> <td data-bbox="1502 746 2552 849">Yes (completed by expectant mother)</td> </tr> <tr> <td data-bbox="763 849 1502 921">Obstetrician / Gynecologist Report</td> <td data-bbox="1502 849 2552 921">Report signed by Obstetrician / Gynecologist</td> </tr> <tr> <td data-bbox="763 921 1502 1114">2D Ultrasound and blood test results</td> <td data-bbox="1502 921 2552 1114">Yes (2D Ultrasound performed by qualified Ultrasonologist / Gynecologist at the same visit)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Allow singleton from in-vitro fertilization (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI) for gestation &gt; 20 weeks</li> </ul> <p>Below are the documents required:</p> <ul style="list-style-type: none"> <li>(i) Ultrasound Scan Test (USG) for Week 18-20; and</li> <li>(ii) Latest USG (within 1 month) Scan Test; and</li> <li>(iii) Pregnancy Questionnaire (To be Completed by Proposed Life/Expectant Mother); and</li> <li>(iv) Pregnancy Questionnaire (To be completed by Obstetrician &amp; Gynaecologist); and</li> <li>(v) Any other supporting documents as required by our underwriter.</li> </ul>	Entry Age	Minimum	Application Form & Pregnancy Questionnaire	Yes (completed by expectant mother)	Obstetrician / Gynecologist Report	Report signed by Obstetrician / Gynecologist	2D Ultrasound and blood test results	Yes (2D Ultrasound performed by qualified Ultrasonologist / Gynecologist at the same visit)
Entry Age	Minimum								
Application Form & Pregnancy Questionnaire	Yes (completed by expectant mother)								
Obstetrician / Gynecologist Report	Report signed by Obstetrician / Gynecologist								
2D Ultrasound and blood test results	Yes (2D Ultrasound performed by qualified Ultrasonologist / Gynecologist at the same visit)								

# A-PLUS *BABYCARE XTRA* EXCLUSIONS

1. Pregnancy conceived through artificial insemination and/or assisted conceptions including any condition that arises directly or indirectly due any complications resulting from the fertility treatment, other than pregnancy conceived via In-Vitro Fertilization (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI);
2. Pregnancy with more than two fetuses;
3. Any Pre-existing Illness prior to the effective date of the policy;
4. Hospitalisation 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;
5. Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
6. Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof;
7. A self-inflicted injury or attempted suicide while sane or insane;
8. Intoxication by substance, alcohol or drugs not prescribed by a medical practitioner;
9. Dental care and/or treatment, cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery;
10. Experimental or unlicensed treatment or test;
11. Any event giving rise to a claim on the Insured caused directly or indirectly by the intentional act of the policy owner or person who will otherwise be entitled to the benefit payable;
12. The use of unprescribed drugs where such drugs as required by law are to be prescribed by a registered medical practitioner; or
13. The mother opts for Elective (Voluntary) Medical or Surgical Termination of Pregnancy other than for certified medical reasons and other than by certified medical process under the supervision of a registered Physician or Specialist.



# **Pre-natal Plan Underwriting Requirements**



# Underwriting Training

1. Basic Underwriting guideline & requirements
2. Decline risk for Prenatal Plan
  - Pre-existing medical conditions of the expectant mother
  - Abnormal previous / current pregnancy
3. Common deferments
4. Reminder / Checklist

# Underwriting Guidelines

Age of entry	Min Age	Max Age
Mother	18 years old	45 years old

Pregnancy Gestational weeks	Min	Max
Natural conception	13 weeks	35 weeks
Conception via IVF, IUI & ICI	After 20 weeks	35 weeks

**Notes:**  
Natural conception  
 If the customer is having twins, she must purchase 2 policies (1 policy for each child). Purchase only 1 policy is not allowed.

Conception via IVF, IUI & ICI  
 Limited to Singleton pregnancy only (i.e. pregnancy with one fetus)



# Underwriting Guidelines

## Natural Conception

Gestational Weeks*	Requirements
13 to 35 gestational weeks	<ul style="list-style-type: none"> <li>○ Pregnancy Questionnaire by Expectant mother <i>** Questions built in iPoS</i></li> <li>○ Pregnancy Questionnaire completed and signed by Obstetrician and Gynaecologist (O&amp;G)</li> <li>○ Ultrasound report with interpretation done by Obstetrician &amp; Gynaecologist (<b>4 weeks validity</b>)</li> </ul>
More than 35 gestational weeks	<ul style="list-style-type: none"> <li>○ Application would not be considered.</li> <li>○ To purchase post-natal plan after baby born.</li> </ul>

*\*at point of application's submission date*



# Underwriting Guidelines

## Conception via IVF, IUI, ICI

Gestational Weeks*	Requirements
Up to 20 gestational weeks	<ul style="list-style-type: none"><li>○ Decline</li></ul>
More than 20 to 35 gestational weeks	<ul style="list-style-type: none"><li>○ Pregnancy Questionnaire by Expectant mother <i>** Questions built in iPoS</i></li><li>○ Pregnancy Questionnaire completed and signed by Obstetrician and Gynaecologist (O&amp;G)</li><li>○ Ultrasound report with interpretation done by Obstetrician &amp; Gynaecologist (<b>4 weeks validity</b>)</li><li>○ Any supporting documents as required</li></ul>

*\*at point of application's submission date*



# Decline risk for Prenatal Plan

- Expectant mother who is smoking or consuming alcohol during current pregnancy
- Expectant mother who has significant medical conditions as below :
  1. Hypertension (raised blood pressure)
  2. Abnormal pre-pregnancy build : underweight <BMI 18 and overweight >BMI 32
  3. Diabetes / raised blood glucose
  4. Thyroid disorders with abnormal thyroid function
  5. Cardiovascular disorder (stroke, coronary artery disease)
  6. Cancer
  7. Presence of large uterine fibroid / ovarian cyst
  8. Both parents known Thalassemia minor or one parent known of Thalassemia major
  9. Hepatitis B on treatment
  10. Chronic medical conditions requiring long term treatment



# Decline risk for Prenatal Plan

- During **previous** pregnancy(ies) or **current** pregnancy with the condition(s) listed below :
  1. Gestational hypertension / Gestational Diabetes / Proteinuria / Glycosuria
  2. Antepartum Haemorrhage / Vaginal bleeding
  3. Anaemia with Hb <10g/dl
  4. Eclampsia / Pre-eclampsia
  5. Abnormal placenta (low lying / placenta praevia)
  6. Amniotic fluid embolism
  7. Acute fatty liver / fatty liver of pregnancy
  8. Disseminated Intravascular Coagulation (DIC) / coagulation disorders
  9. History of siblings / children having congenital disorders / defects



# Common deferments

1. Ultrasound submitted without O&G interpretation
2. Ultrasound done more than 4 weeks validity
3. Pregnancy Questionnaire not completed by O&G
4. Copy of antenatal reports as mentioned in the questionnaire was not enclosed together
5. Copy of antenatal follow up booklet was not submitted (for those also follow up under government clinic)
6. Incomplete information or omission in Pregnancy Questionnaire by O&G



# Ultrasound without O&G interpretation is not acceptable



Date of Exam: 20.05.2021 Page: 1/9  
Exam Type:

Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Sex: Female  
Pat. ID: E12639-21-05-20-23 Perf. Phys.: \_\_\_\_\_  
Ref. Phys.: \_\_\_\_\_  
Indication: \_\_\_\_\_ Sonogr.: \_\_\_\_\_

LMP: \_\_\_\_\_ GA(LMP): \_\_\_\_\_ EDD(LMP): \_\_\_\_\_ G: Ab  
DOC: \_\_\_\_\_ GA(AUA): 22w2d EDD(AUA): 21.09.2021 P: Ec

EFW Hadlock	Value	Range	Age	Range	GP	Williams
AC/BPD/FL/HC	477g	± 70g	22w0d			N/A

2D Measurements	AUA	Value	m1	m2	m3	Meth.	GP	Age
BPD (Hadlock)	☑	5.58 cm	5.58			avg.		23w0d
OFD (HC)		6.72 cm	6.72			avg.		
HC (Hadlock)	☑	19.86 cm	19.86			avg.		22w0d
HC* (Hadlock)	☐	19.36 cm	19.36					21w4d
AC (Hadlock)	☑	16.59 cm	16.59			avg.		21w4d
FL (Hadlock)	☑	3.93 cm	3.93			avg.		22w5d



# Ultrasound report with interpretation done by O&G

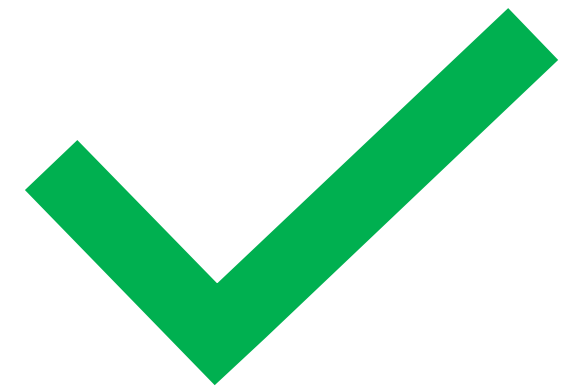
Pls provide details and result of Ultrasound done in Pregnancy questionnaire – Part D

**PART D : Ultrasound**

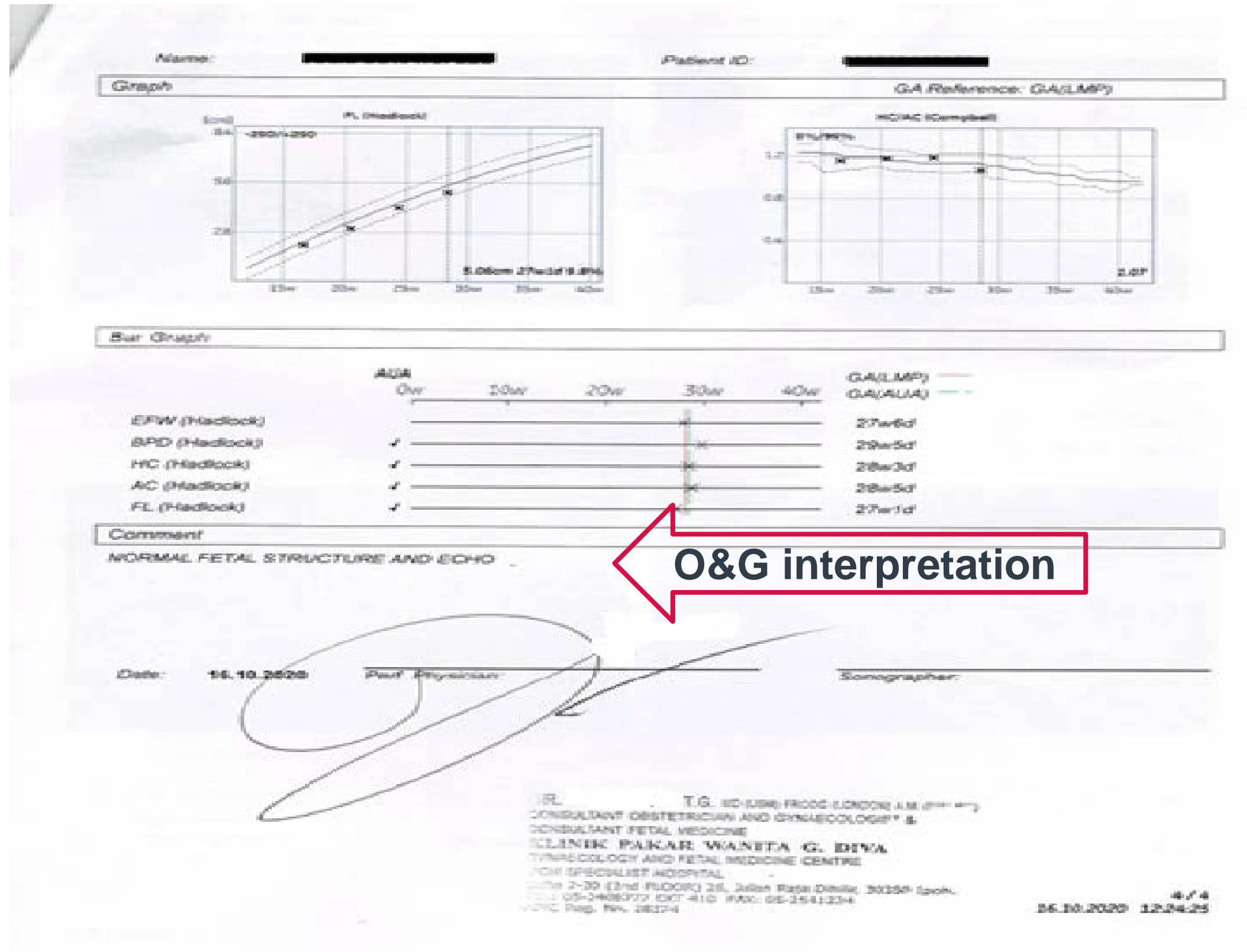
Please provide details for Ultrasound done

Gestation Age / Date of Ultrasound Done	Type of Ultrasound Done (2D/3D/4D)	Results
32W+2D 17/7/21	2D Scan	Cephalic FHA normal. Placenta Pos EFW ~ 1748g AFI: 13.7. Structurally grossly normal

Page 2 of 3

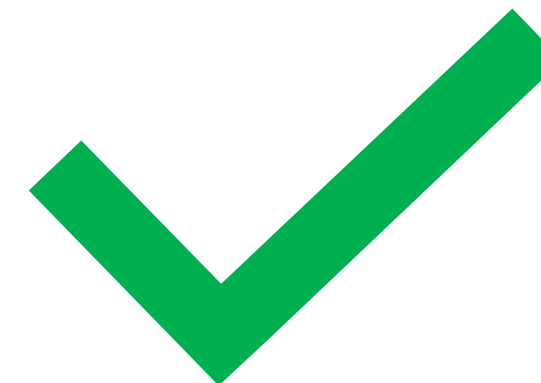


# Ultrasound report with interpretation done by O&G



Pls state the result in the ultrasound done with O&G signature & stamped

- ✓ with expectant mother name and ID
- ✓ date of ultrasound test done
- ✓ result of the ultrasound test
- ✓ O&G signature and stamping



# Ultrasound report with interpretation done by O&G

**COLUMBIAASIA**

**Columbia Asia Hospital – Bukit Rimau**  
Columbia Asia Sdn. Bhd.  
199601016009 (388359-P)  
No. 3, Persiaran Anggerik Eria, Bukit Rimau, Seksyen 32,  
40460 Shah Alam, Selangor, Malaysia.  
Tel : (603) 5125 9999 Fax : (603) 5125 9998 Website : www.columbiaasia.com

To,  
whom it may concern,

10/7/21

KOK  
MRN: BRIM-0001  
VSR No: Y0000000004-BRIM Sex: FEMALE  
MyKAD: 920312-14-  
DOB: 12/03/1992 Age: 29Y 4M 0D

USG today showed

Singleton

Cephalic Presentation

liquor Adequate

Placenta Anterior upper segment

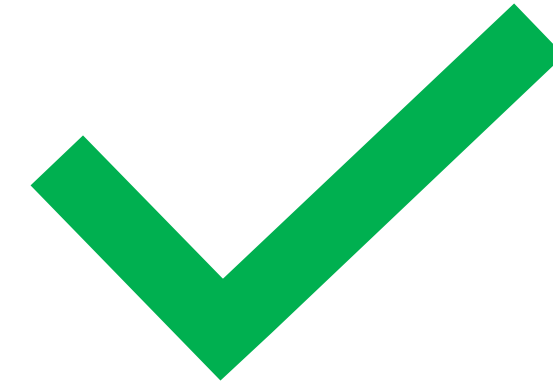
Grossly normal fetus  
Fetus grows accordingly.

Thanking you.

Sincerely,

*Loo*

Dr. Loo  
MBBS (India), MRCOG (UK)  
(MMC Reg No: 33784, NSR Reg No: 130907)  
Consultant Obstetrician & Gynaecologist  
Columbia Asia Hospital - Bukit Rimau



# Checklist – Complete Pregnancy Questionnaire Page 1

AIA Bhd. (790895-D)

Collection Station  
Stesen Kluang

© 21/5/2021 - self collect

**Pregnancy Questionnaire (To be completed by Obstetrician & Gynaecologist)**

Barcode: \* A C 7 8 1 1 4 3 \*

Policy No. : \_\_\_\_\_

Name of Assured / Expectant Mother : VIVIAN

NRIC No. : 871119

**PART A : General Details**

Number of Pregnancy / Fetus :	Gravida <u>04</u>	Para <u>02</u>	<u>01</u>
	Age at First Pregnancy: <u>25</u>		
Natural Conception or otherwise (e.g. IVF) :	<u>Natural</u>		
Last Period (LMP) :	<u>3/11/2020</u>	Current Gestational Age :	<u>28</u> Weeks
Estimated Date of Delivery :	<u>17/8/2021</u>	Date of Last Follow-up :	<u>21/5/2021</u>
Current Weight :	<u>67.6</u> Kg	Weight increased by kg :	<u>5.0</u> Kg

**PART B : Details of Current and/or Previous Pregnancy**

1. Is there any history of, or do you find any evidence of any disease or abnormality of:	Yes	No	If any of the questions answered as "Yes", identify question number and give details below
(a) Excessive or abnormal weight change which is not in proportion to pregnancy week	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(b) Pregnancy induced hypertension?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(c) History of antepartum haemorrhage or PV bleeding?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(d) Glycosuria or Gestational Diabetes Mellitus?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(e) Pre-eclampsia / Eclampsia?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(f) Ectopic or Molar pregnancy or gestational trophoblastic disease?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(g) Proteinuria or any other abnormality in urine?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(h) Significant anaemia (Hb < 8 mg/l) in pregnancy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(i) Miscarriage or spontaneous abortion? If yes, please state which trimester and was the cause established.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(j) Premature delivery or evidence of premature uterine contraction?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(k) Fetus abnormalities?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(l) Any clotting disorder or placental abnormalities?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

1. Expectant Mother's name & IC No.

2. History of 1x episode miscarriage, next to obtain info – which trimester and cause via Amendment Form [if this not mentioned in Part B 1(i)]

3. Ensure questionnaire is completed for the latest monthly antenatal check up

4. Total weight increased / gained throughout the pregnancy to-date (in kg)

5. Ensure all questions are ticked / answered

# Checklist – Complete Pregnancy Questionnaire Page 2

Fatty liver or acute fatty liver due to Pregnancy?

(n) Cervical Incompetence?  Yes  No

(o) Repeated Urinary Tract Infection?  Yes  No

(p) Infection of the Uterus, Fibroid or Ovarian Cyst?  Yes  No

(q) Thrombosis of disseminated, Intravascular coagulation or Amniotic fluid embolism?  Yes  No

(r) Hospitalization during current pregnancy?  Yes  No

(s) Any relevant medical history or congenital or genetic disorder which may impact the current pregnancy?  Yes  No

(t) Any previous pregnancy complications or abnormalities not mentioned above?  Yes  No

**2. Has the Expectant Mother been found to have the following?**

(a) Tested positive for Rubella or HIV?  Yes  No

(b) Required to undergo chronic villous sampling or amniocentesis or any screening e.g. triple test or genetic studies done?  Yes  No

(c) Any medical conditions diagnosed prior to pregnancy?  Yes  No

(d) Any other tests required or abnormalities detected not mentioned above?  Yes  No

**PART C : Fetal Assessment**

Is there any abnormality noted on the following?

(a) Fetal position or presentation?  Yes  No

(b) Fetal development or Fetal size in relation to gestational age?  Yes  No

(c) Fetal heart rate or Fetal movement?  Yes  No

(d) Evidence of polyhydramnios or oligohydramnios?  Yes  No

(e) Any other fetal abnormalities e.g. Intra uterine growth retardation?  Yes  No

(f) Any blood screening, amniocentesis, triple test, genetic studies done?  Yes  No

(g) Any other abnormalities, which are not mentioned above?  Yes  No

If any of the questions answered as "Yes", identify question number and give details below

**PART D : Ultrasound**

Please provide details for Ultrasound done

Gestation Age / Date of Ultrasound Done	Type of Ultrasound Done (2D/3D/4D)	Results
24 weeks 21/1/2021	2D	grossly normal female fetus, appropriately sized for gestational age, with adequate liquor volume and a normally placed placenta

CPUNIC7\_0517

Page 2 of 3

6. Ensure all questions are ticked / answered

7. Part D – Details of latest Ultrasound done **within 4 weeks** are included



# Checklist – Complete Pregnancy Questionnaire Page 3


**Other Investigations**  
Please provide details for other investigations carried out, e.g. Blood test, Scans, Urine microanalysis, screening of fetal trisomies, etc.

Date	Type of Investigations	Results
	<i>Eachant</i>	

Note: Please attach copies of all investigation reports (including blood test, urine test, ultrasound etc)

Any additional information/comment?

This report has been prepared by:

Signature of Doctor: 

Name: \_\_\_\_\_

Date: *28/5/2021* (MM/DD/YYYY) Telephone No. \_\_\_\_\_

Clinic's Official Stamp with Company Code

DR TAN .  
OBSTETRICIAN & GYNAECOLOGIST  
Suite 106, Medical Office Block  
Medical Centre  
282 Jalan .  
50450 Kuala Lumpur

8. Ensure reports as mentioned are submitted for review

9. Questionnaire is completed by O&G with Dr's name, signature & official stamp, date, name & address of clinic/hospital provided



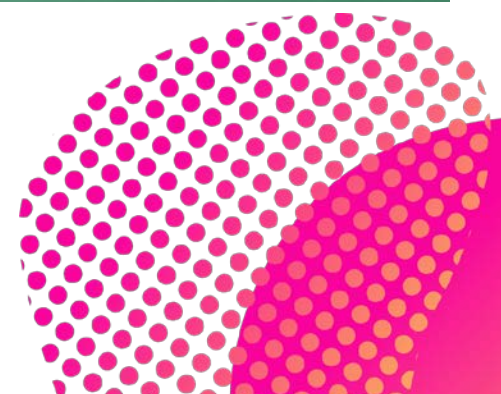
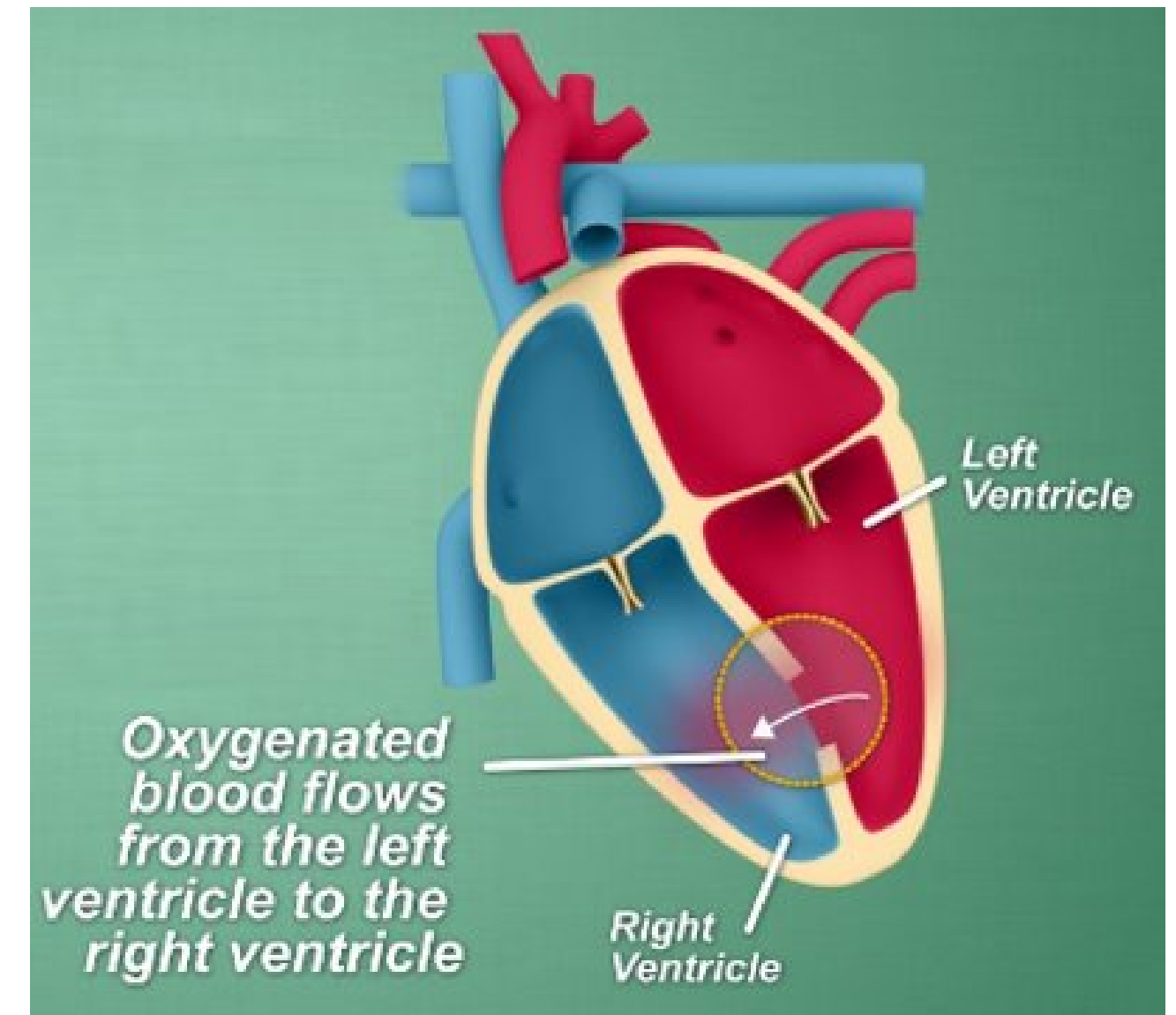
# **19 types of Congenital Conditions**

(extraction from policy contract)

# Congenital Conditions

## 1. Ventricular Septal Defect

- A hole in the partition (septum) between the left and right ventricle (lower chambers) of the heart permitting abnormal circulation from the left side of the heart to the right side.
- Claims shall only be admitted if the condition warrants surgical closure for the reversal of haemodynamic abnormalities and the prevention of heart failure, paradoxical embolisation or irreversible pulmonary vascular disease, as recommended by a Paediatric Cardiologist



# Congenital Conditions

## 2. Cerebral Palsy

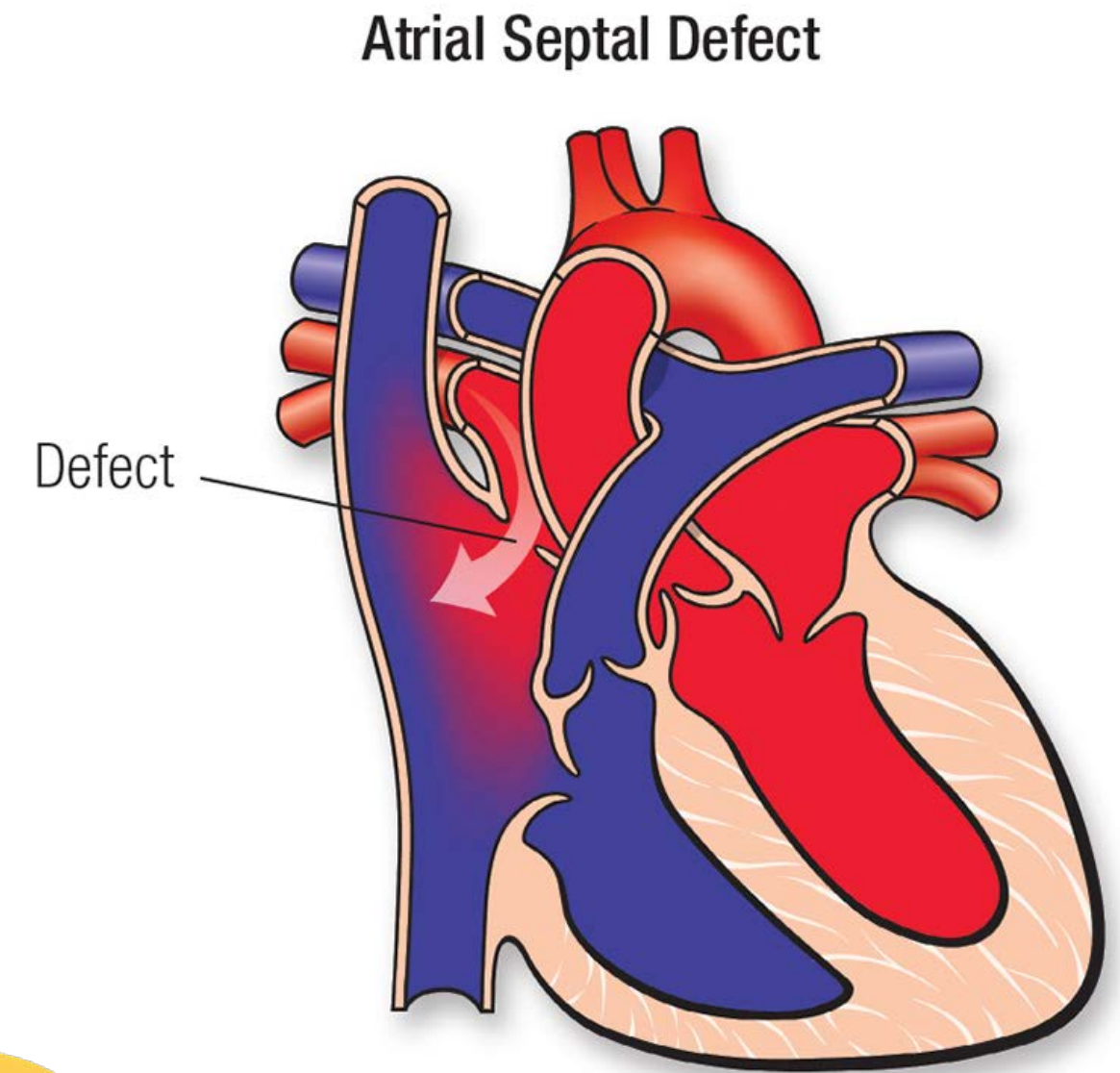
- A persisting, non-progressive disorder of movement resulting from damage to the brain before, during or immediately after birth.
- The diagnosis of cerebral palsy must be confirmed by a medical specialist.



# Congenital Conditions

## 3. Atrial Septal Defect

- A hole in the partition (septum) between the left and right atrium (upper chambers) of the heart permitting abnormal circulation from the left side of the heart to the right side.
- Claims shall only be admitted if the condition warrants surgical closure for the reversal of haemodynamic abnormalities and the prevention of heart failure, paradoxical embolisation or irreversible pulmonary vascular disease, as recommended by a Paediatric Cardiologist.

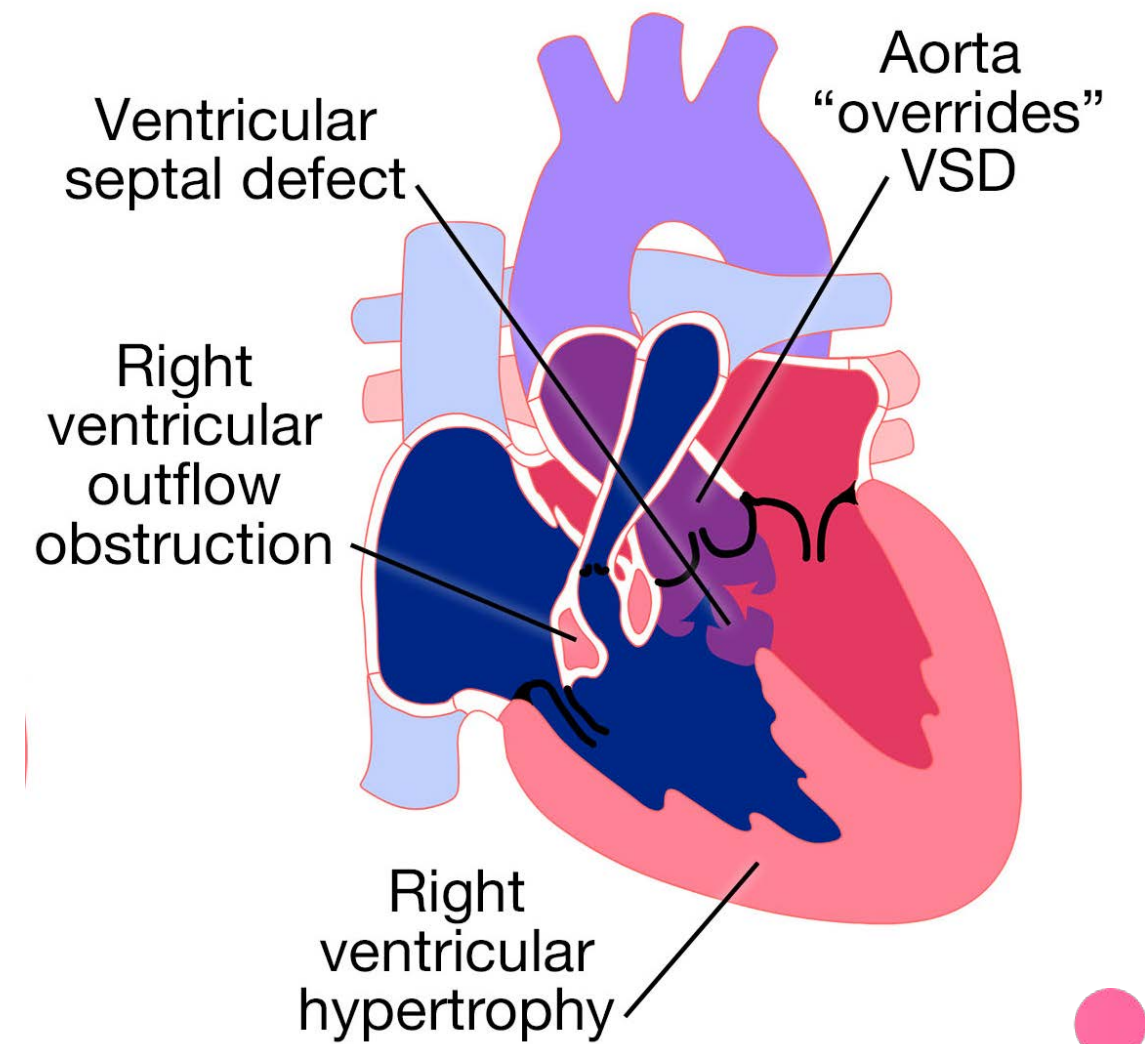


# Congenital Conditions

## 4. Tetralogy of Fallot

An anatomic abnormality with a combination of:

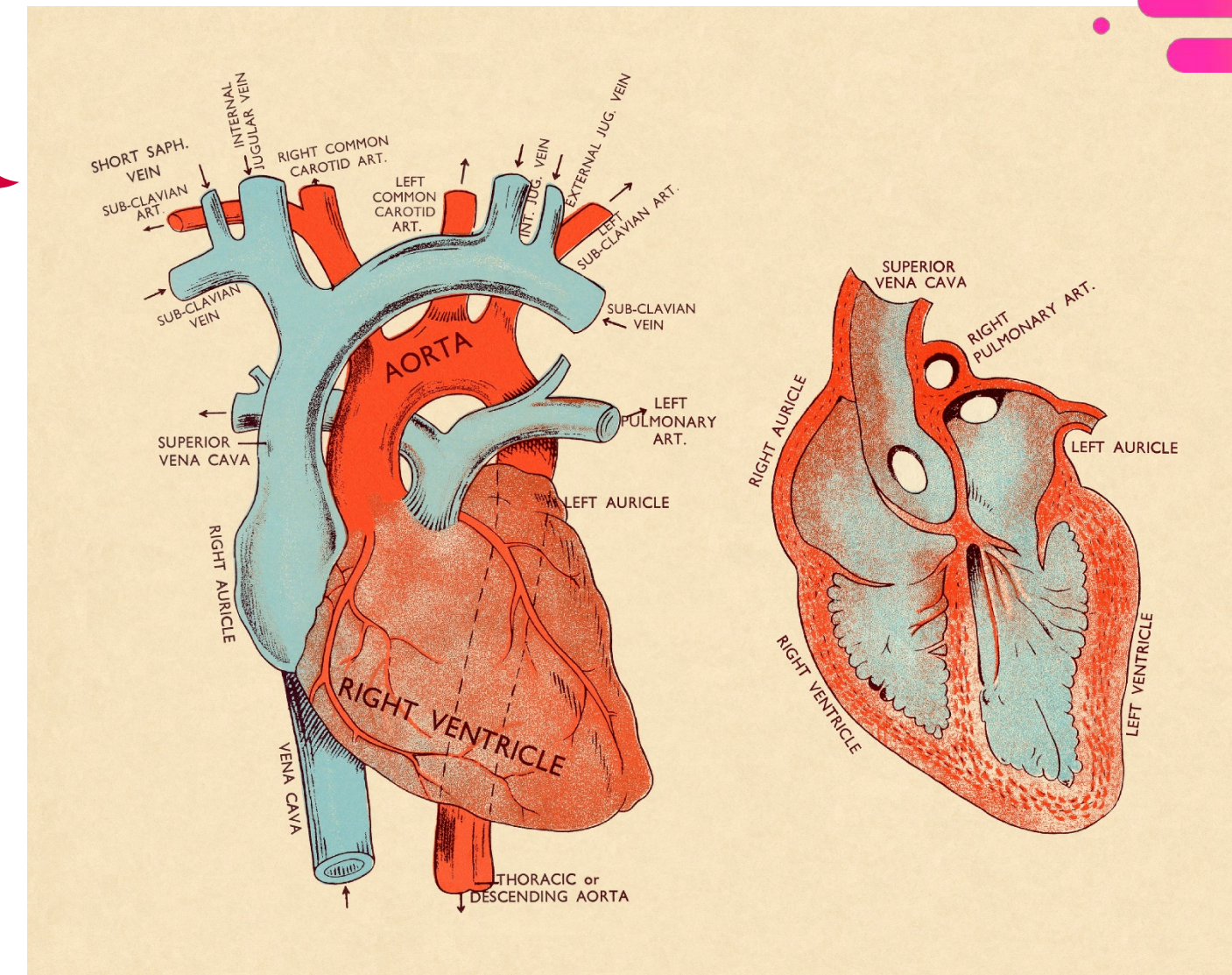
1. Severe or total right ventricular outflow tract obstruction;
2. A ventricular septal defect;
3. Dextroposition of the aorta with septal override; and
4. Right ventricular hypertrophy as confirmed by an echocardiogram.



# Congenital Conditions

## 5. Transposition of Great Vessels

- Complete transposition of the aorta and pulmonary artery such that the right ventricle of the heart pumps blood from the systemic veins into the aorta and the left ventricle pumps blood from the pulmonary veins into the pulmonary artery.
- The diagnosis must be confirmed by an echocardiogram.

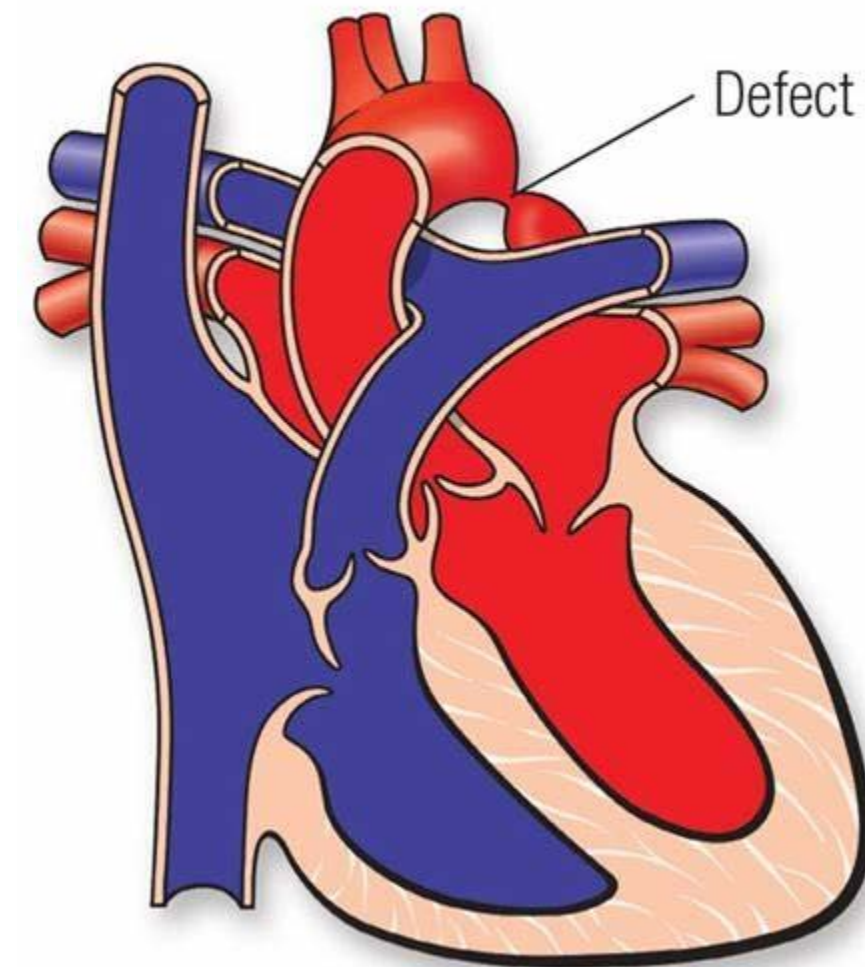


# Congenital Conditions

## 6. Coarctation of the Aorta

- A congenital heart defect involving a narrowing of the aorta.
- The diagnosis must be confirmed by a cardiologist supported by an echocardiogram and invasive surgery must be performed to correct the condition.

Coarctation of the Aorta

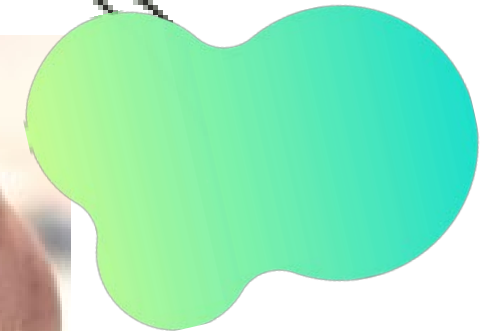
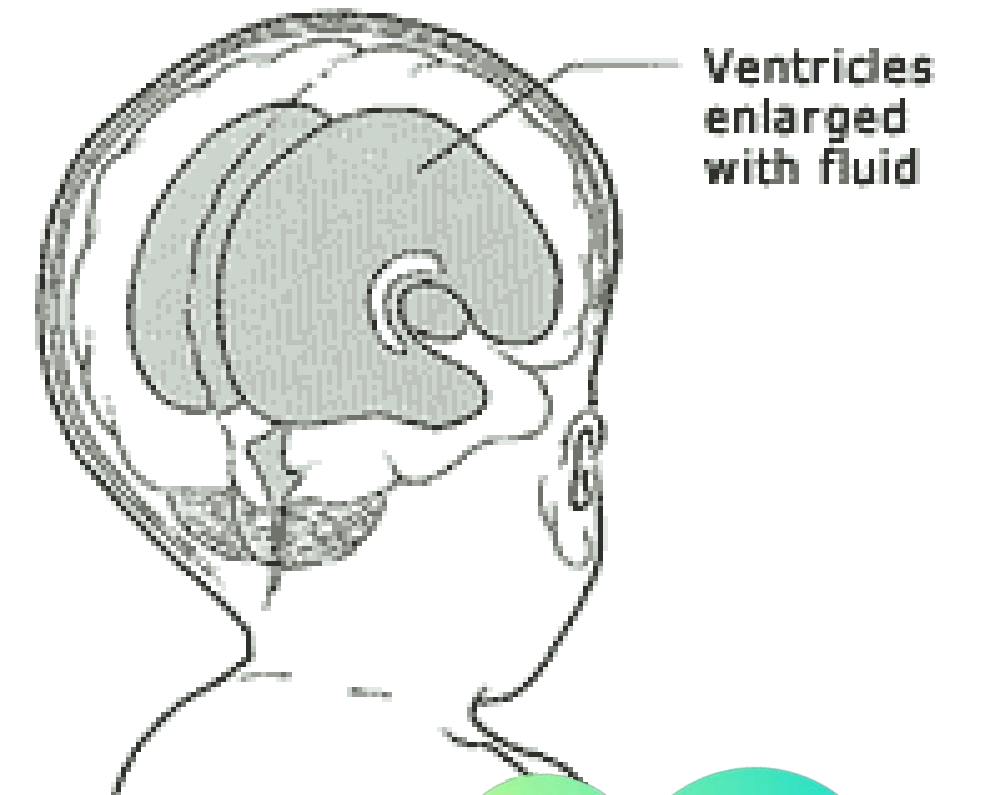


# Congenital Conditions

## 7. Infantile Hydrocephalus

- The enlargement of the cerebrospinal fluid (CSF) spaces resulting from obstruction of flow pathway between the secretion sites in the ventricles and absorption sites in the subarachnoid space.
- Claims shall only be admitted if the condition is serious enough to warrant the placement of a shunt.

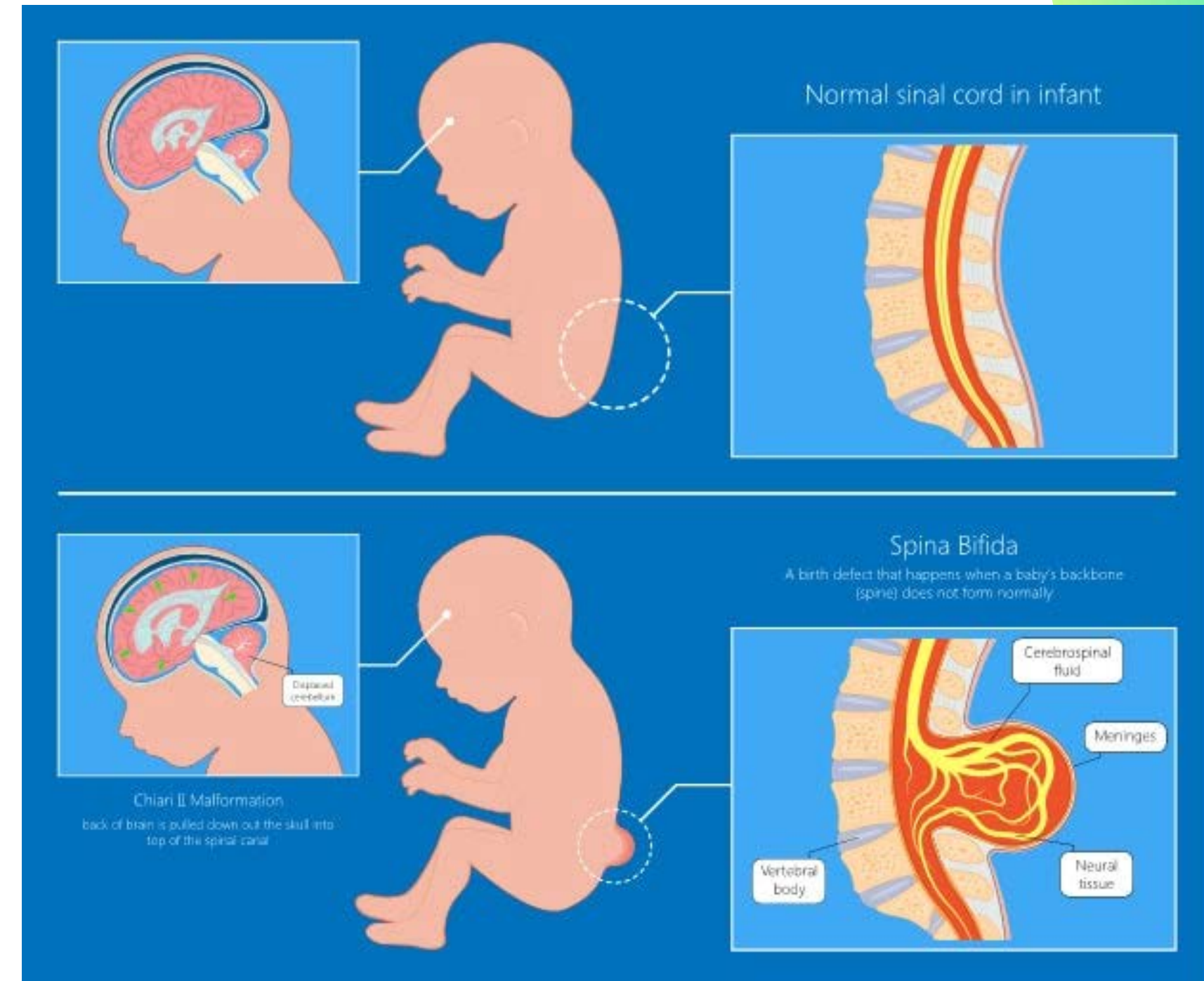
Brain with hydrocephalus



# Congenital Conditions

## 8. Spina Bifida

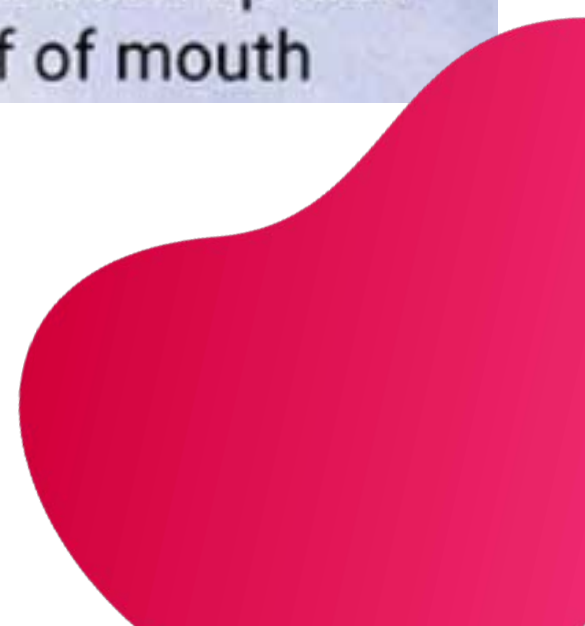
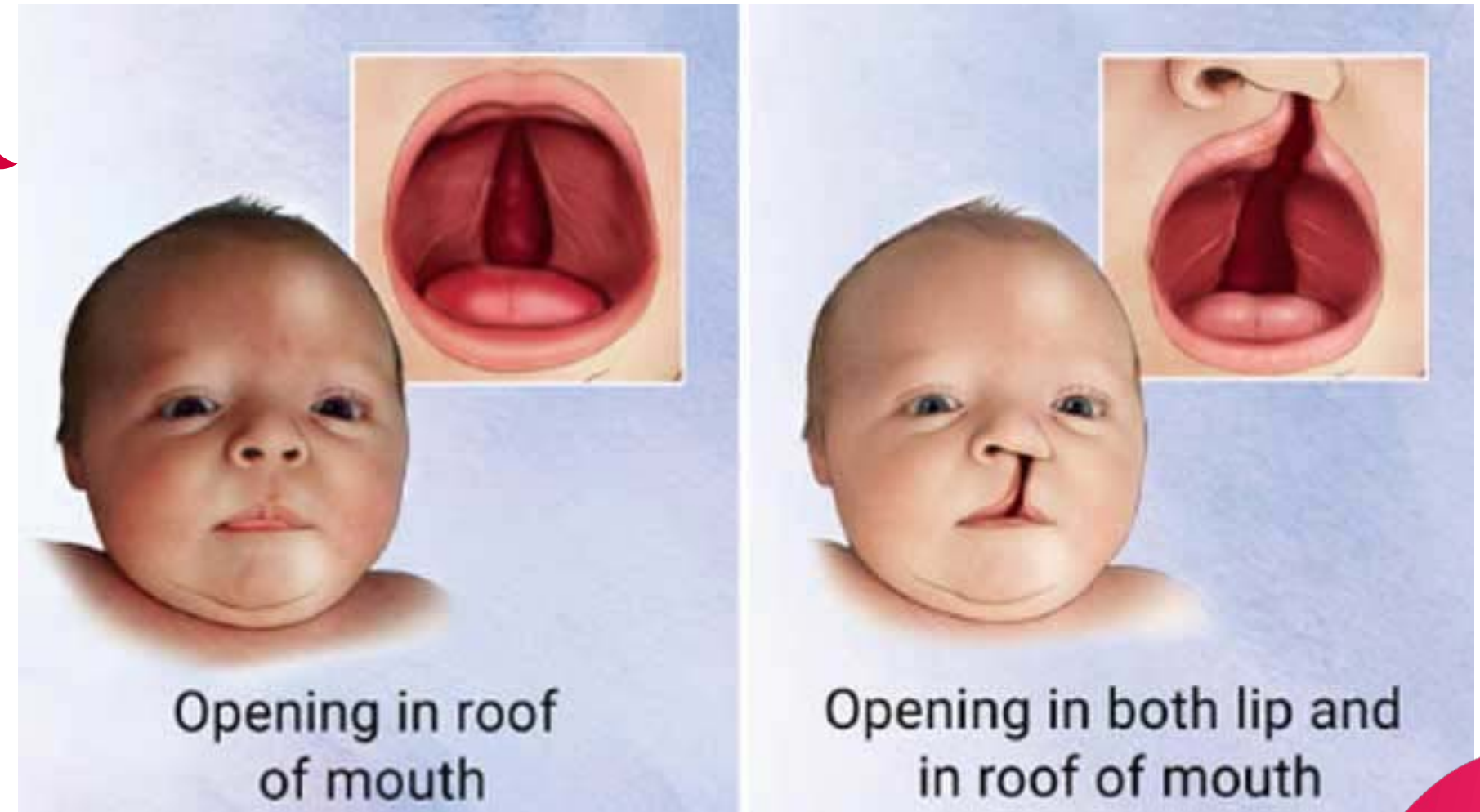
- Defective closure of the spinal column due to neural tube defect with a resultant meningocele or myelomeningocele and associated neurological deficit



# Congenital Conditions

## 9. Cleft Lip with / without Cleft Palate

- The diagnosis of Cleft Plate and/or Cleft Lip by a medical specialist.
- Surgery must be performed to correct the abnormally.



# Congenital Conditions

## 10. Congenital Cataract

- Clouding of the lens of one or both eyes that is present at birth.
- Benefits shall only be payable where Confinement to a Hospital is required directly for cataract removal surgery.



# Congenital Conditions

## 11. Congenital Deafness

- Loss of hearing of both ears present at birth.
- Benefit shall only be payable where Confinement to a Hospital is required directly for the treatment of the congenital deafness.



# Congenital Conditions

## 12. Anal Atresia

- The absence of a normal anal opening.
- Claims shall only be admitted for cases with high imperforated anus needing colostomy.

**Normal**



**Abnormal**

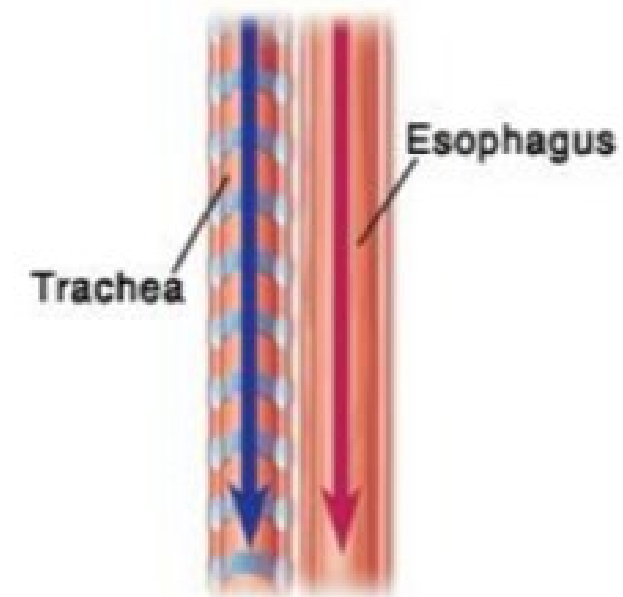


# Congenital Conditions

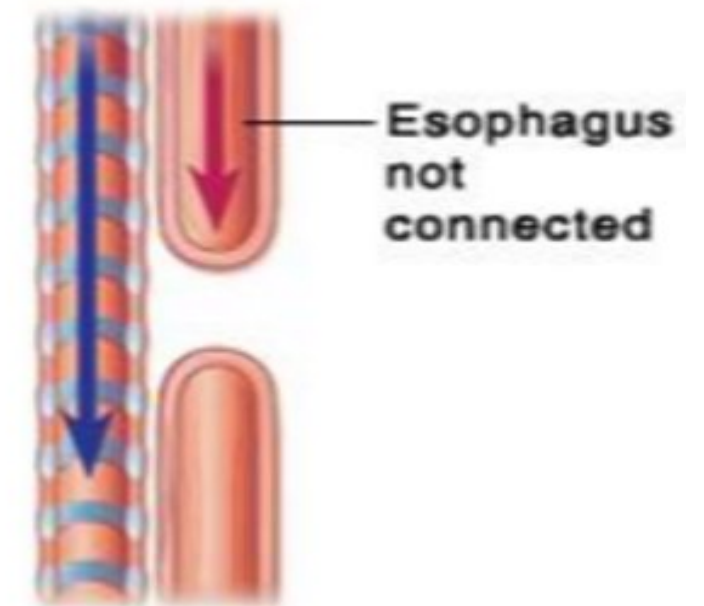
## 13. Oesophageal Atresia

- A failure of the oesophagus to develop as a continuous passage.
- The diagnosis Congenital oesophageal atresia must be confirmed by a medical specialist and invasive surgery must be performed to correct the abnormality.

### Normal



### Abnormal

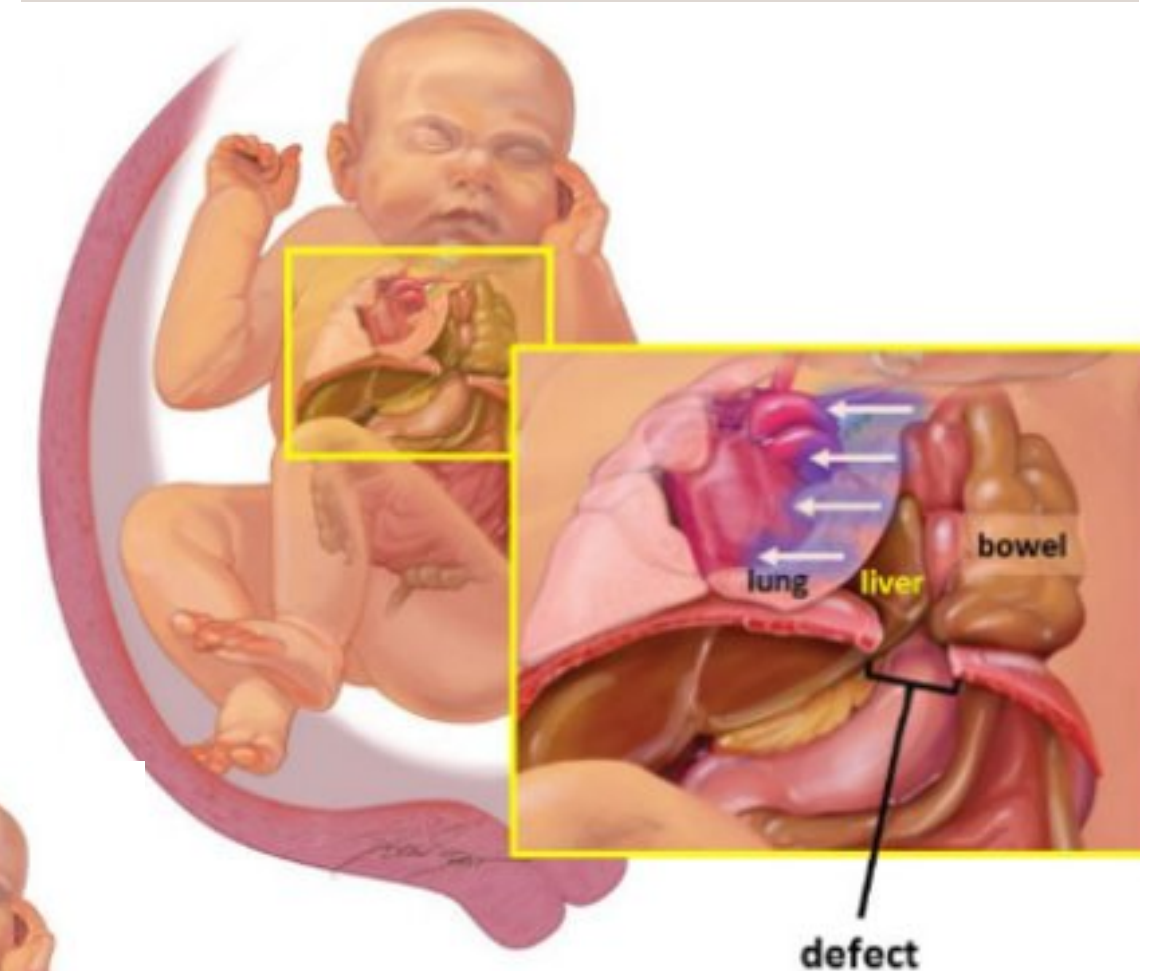


# Congenital Conditions

## 14. Congenital Diaphragmatic Hernia

- A failure of the oesophagus to develop as a continuous passage.
- The diagnosis Congenital oesophageal atresia must be confirmed by a medical specialist and invasive surgery must be performed to correct the abnormality.

**Abnormal**



**Normal**

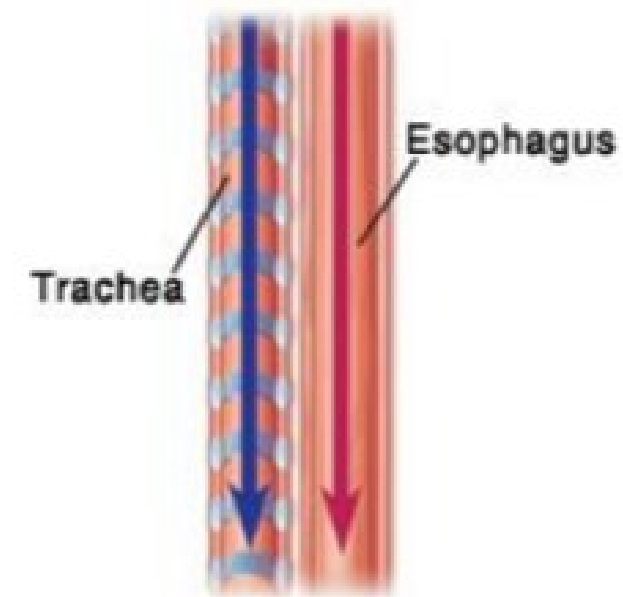


# Congenital Conditions

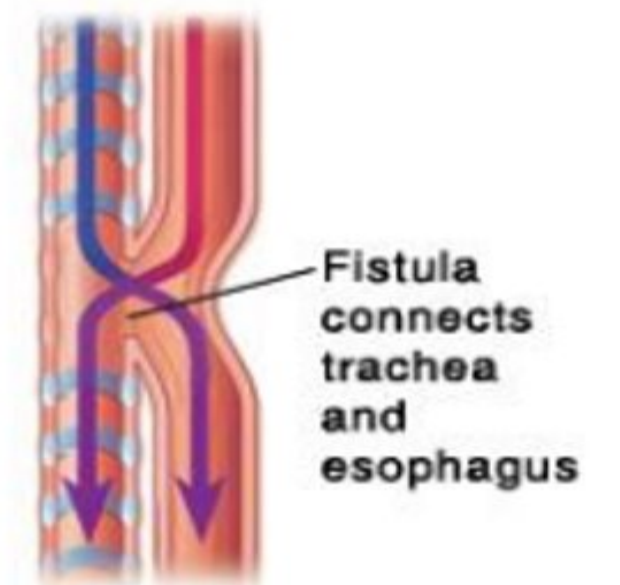
## 15. Tracheo-oesophageal Fistula

- An abnormal connection between the oesophagus and trachea.
- The diagnosis of Tracheo-oesophageal Fistula must be confirmed by a medical specialist and invasive surgery must be performed to correct the abnormality.

### Normal



### Abnormal



# Congenital Conditions

## 16. Absence of two limbs

Congenital absence of two limbs

- Absence of both arms at or above the wrist or both legs at or above the ankle joints or absence of one arm at or above the wrist and one leg at or above the ankle joint, which is confirmed by an appropriate medical Specialist after birth.

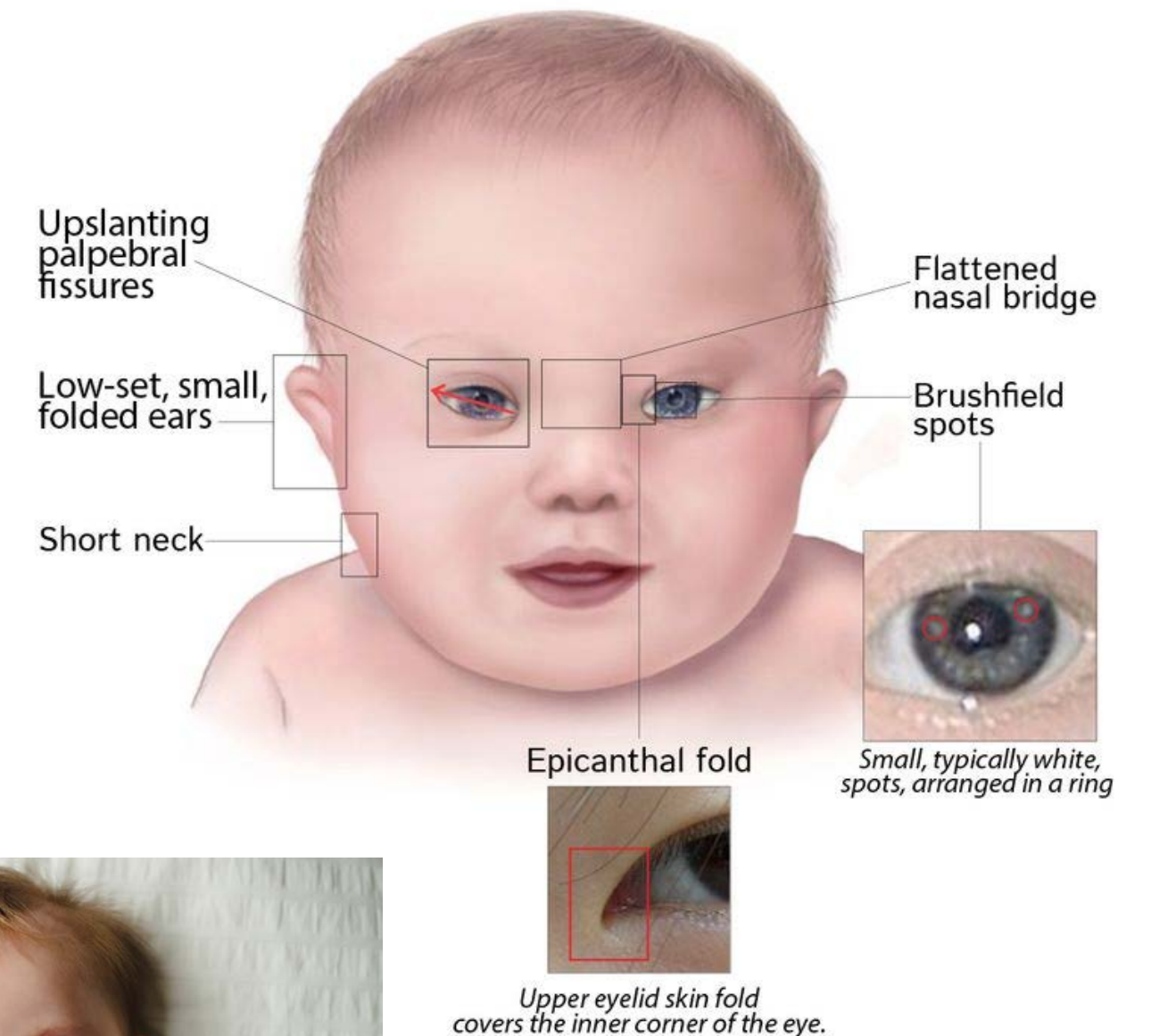


# Congenital Conditions

## 17. Down Syndrome

- A specific chromosomal abnormality, consisting of a variable constellation of abnormalities caused by triplication or translocation of chromosome 21.
- The diagnosis must be supported by chromosome analysis with the presence of retardation of physical and mental development.

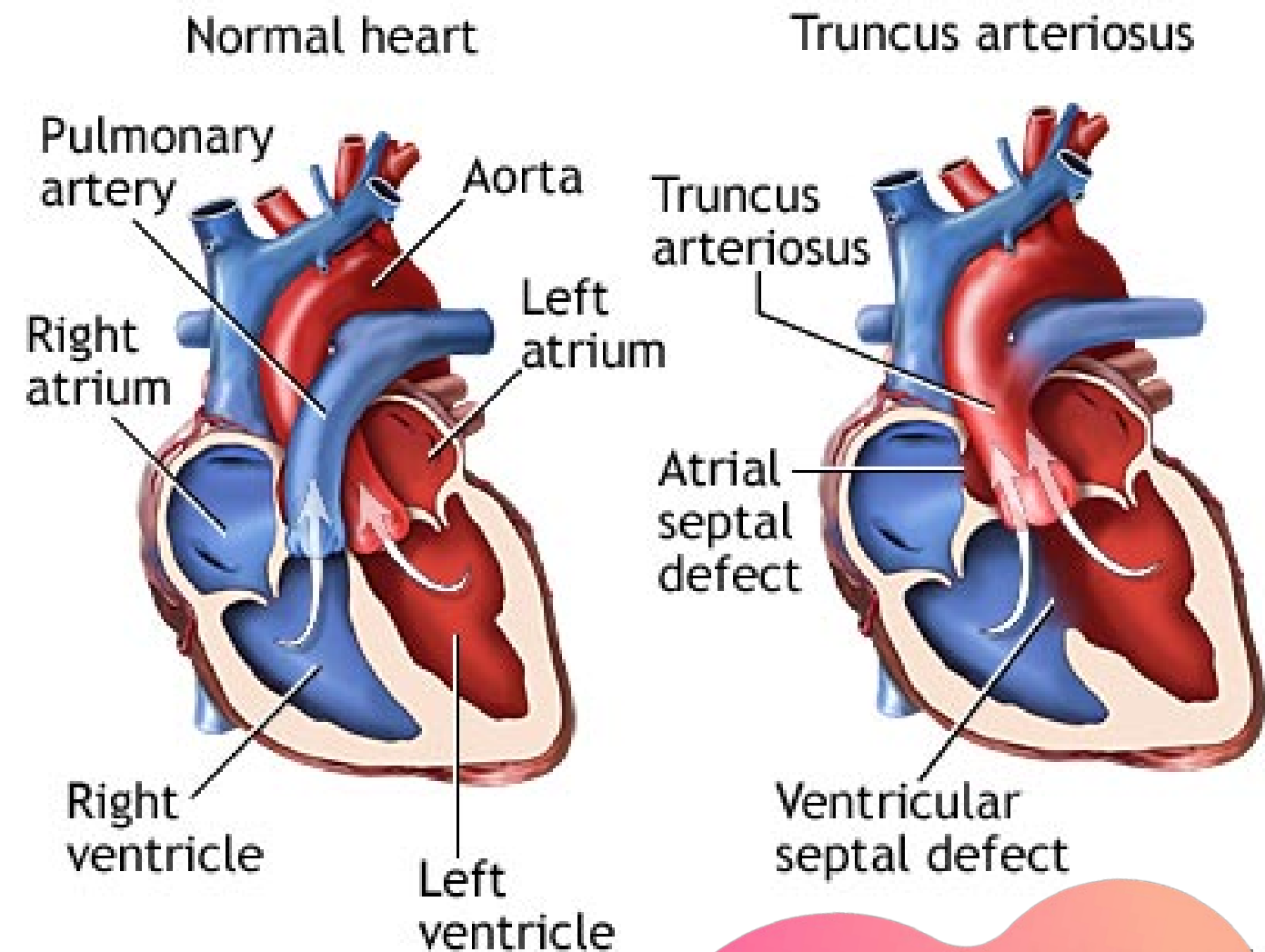
Key Facial Characteristics of Down Syndrome



# Congenital Conditions

## 18. Truncus Arteriosus

- A congenital disorder characterized by a single great vessel (truncus) which arises over a ventricular septal defect.
- The diagnosis must be confirmed by an appropriate medical Specialist and supported by an echocardiogram. Invasive surgery must be performed to correct the condition.

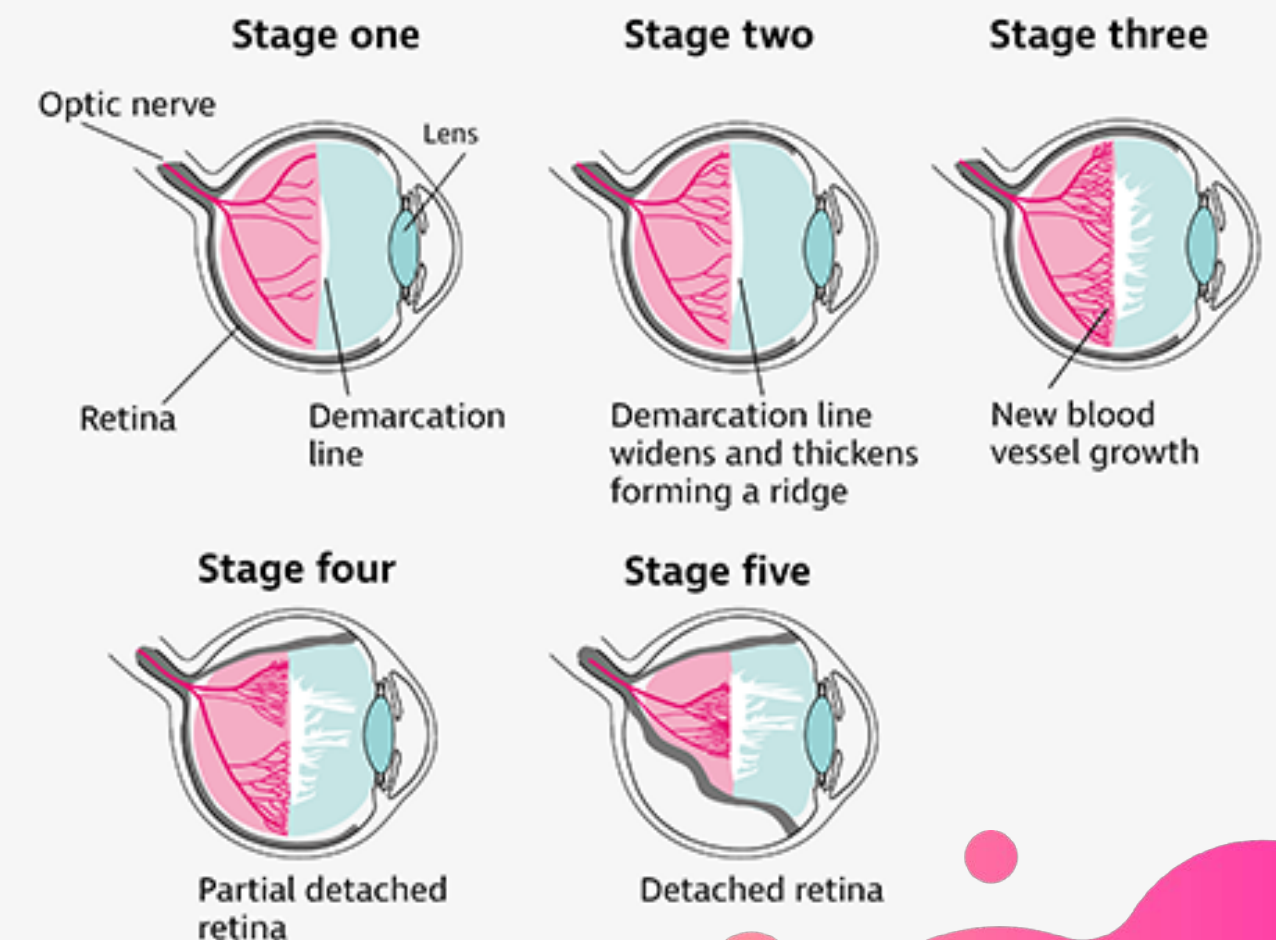


# Congenital Conditions

## 19. Retinopathy of Prematurity

- Retinopathy resulting from premature birth requiring laser treatment, cryotherapy or other forms of surgical treatment.
- Confirmation of treatment by ophthalmologist and proof of actual undergoing of the laser, cryotherapy or surgical procedure is required.

### Retinopathy of prematurity



# **7 types of Pregnancy Complications**

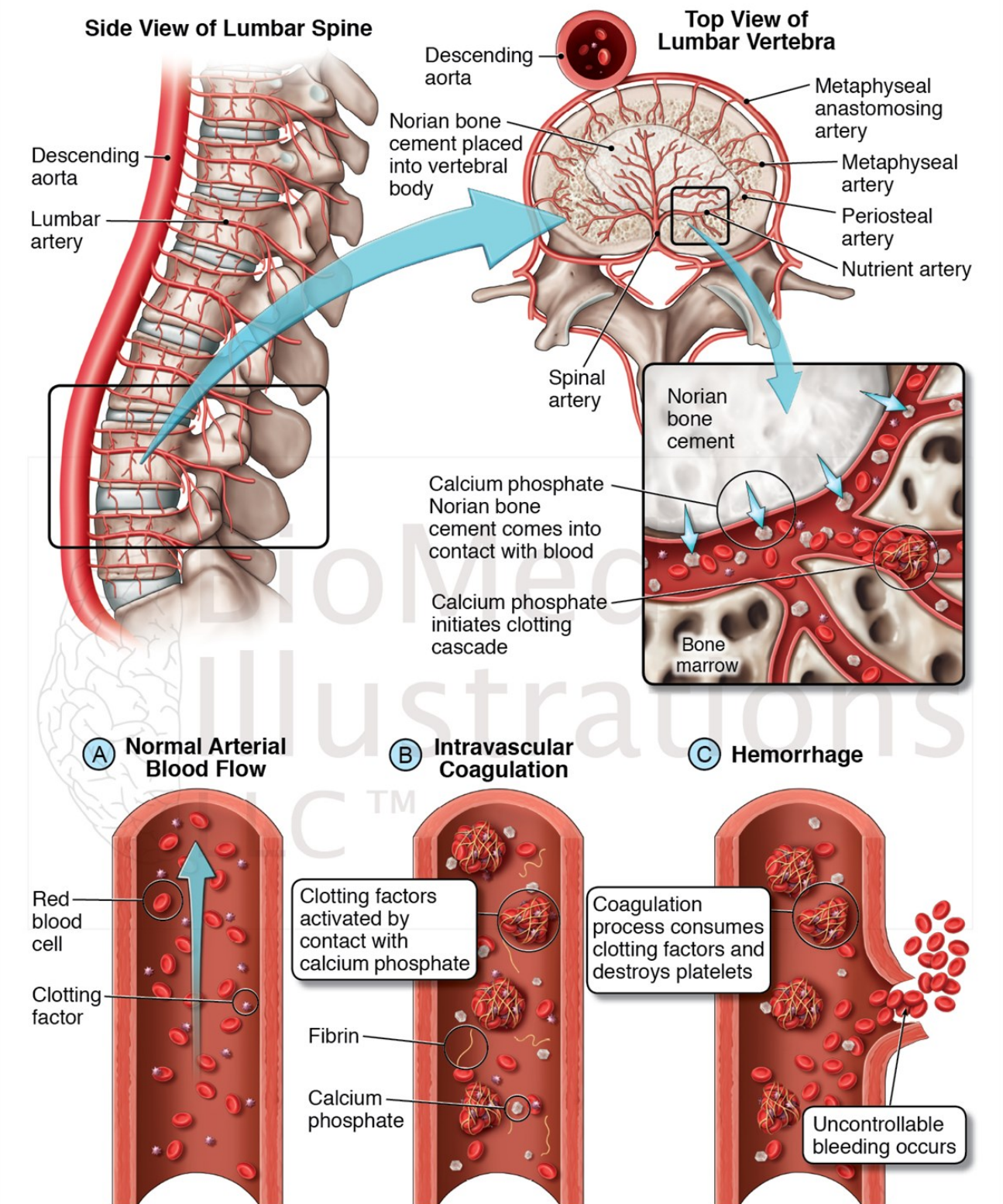
(extraction from policy contract)

# Pregnancy Complications

## 1. Disseminated Intravascular Coagulation

- An over activation of the coagulation and fibrinolytic system resulting in microvascular thrombosis, consumption of platelets and coagulation factors and major hemorrhage requiring treatment with frozen plasma and platelets concentrates.
- The Diagnosis must be confirmed by an appropriate medical Specialist. Only disseminated intravascular coagulation due to complications of pregnancy is covered.
- Any disseminated intravascular coagulation arising during the first seven (7) months of pregnancy is excluded.

### Disseminated Intravascular Coagulation (DIC)



# Pregnancy Complications

## 2. Eclampsia

A condition in pregnancy whereby the following must all be present:

- (i) Hypertension;
- (ii) Convulsions/seizures;
- (iii) Proteinuria; and
- (iv) Oedema

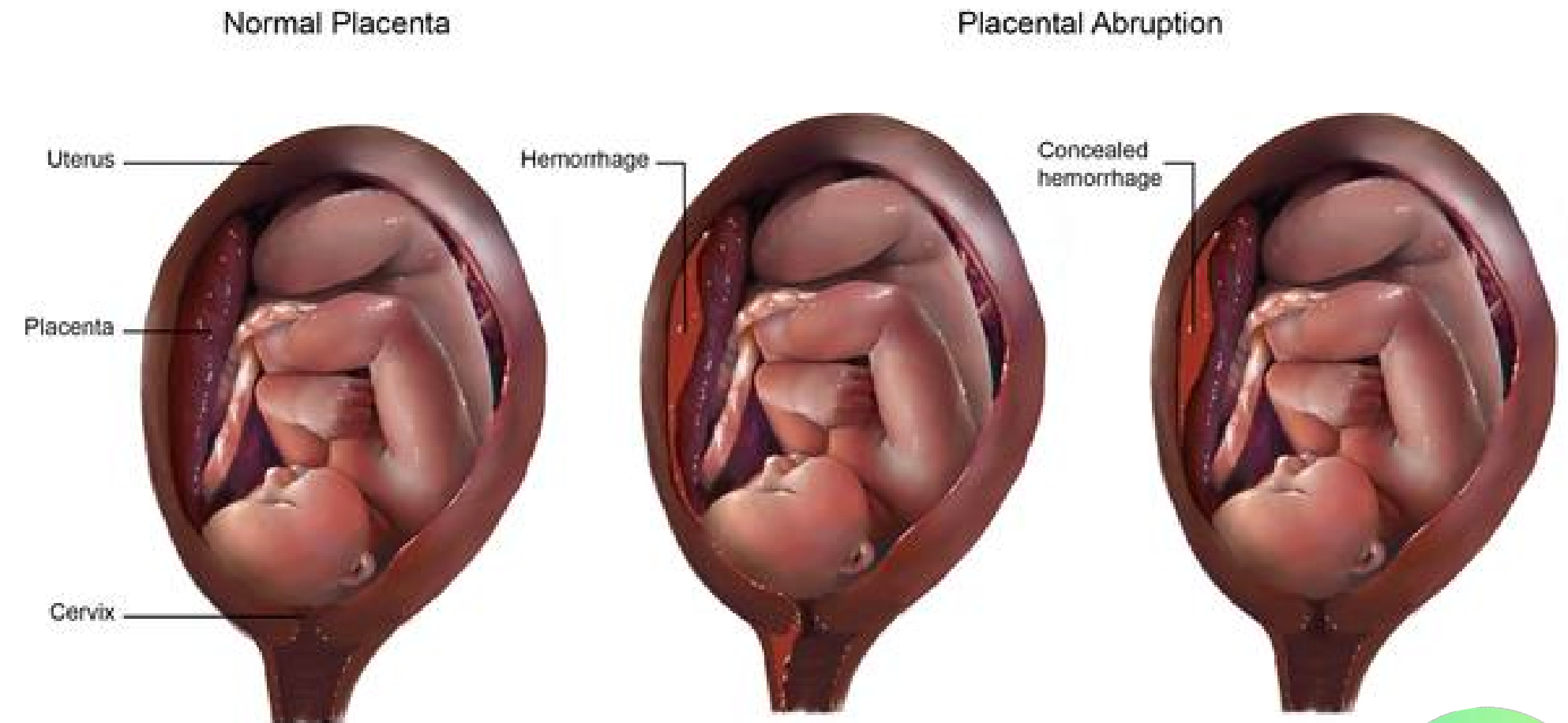
The diagnosis of Eclampsia must be confirmed by a specialist.



# Pregnancy Complications

## 3. Abruptio Placentae

Premature separation of the placenta from the uterine wall that has caused fetal death or has required emergency caesarean section.



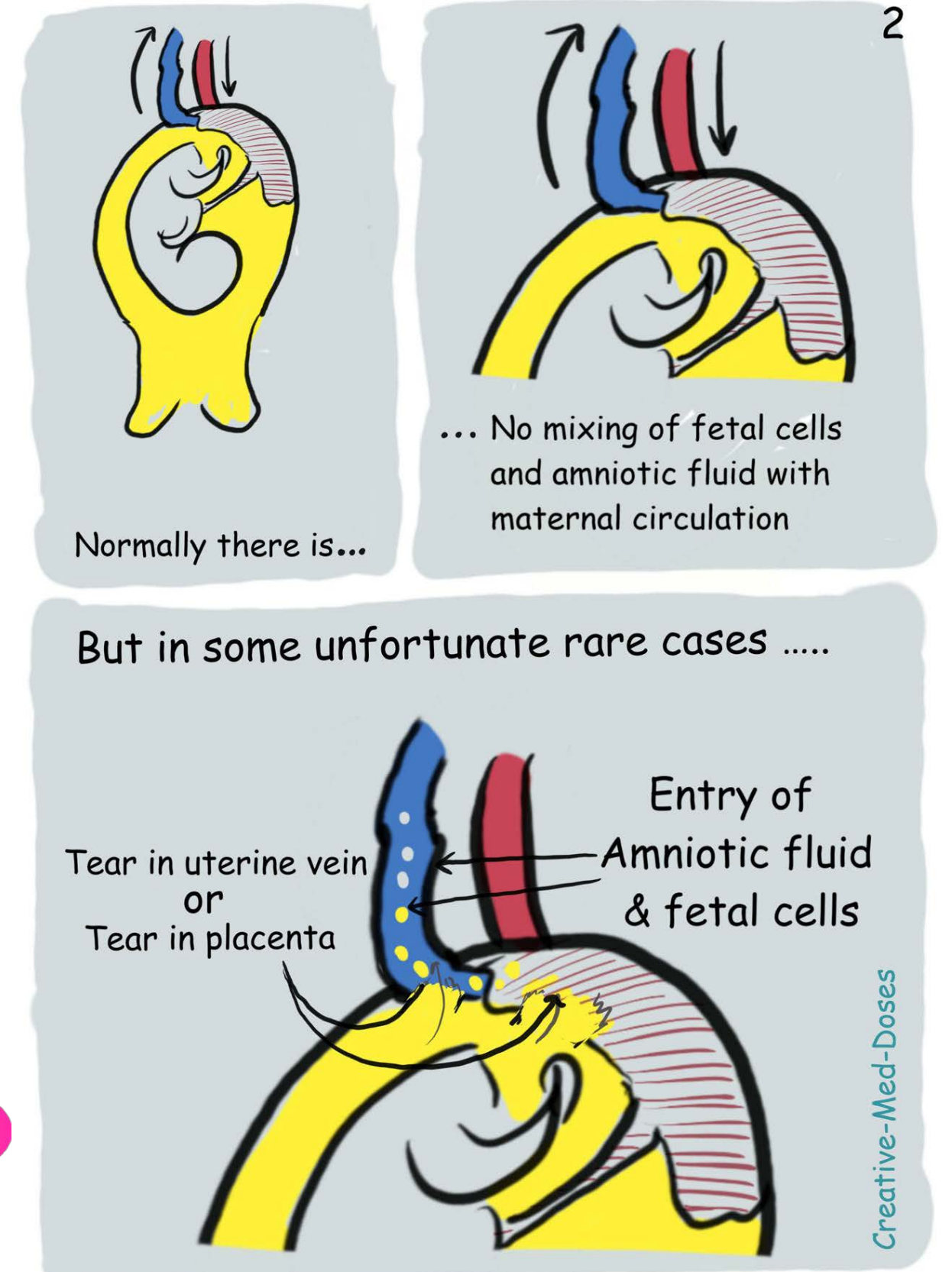
© Lineage



# Pregnancy Complications

## 4. Amniotic Fluid Embolism

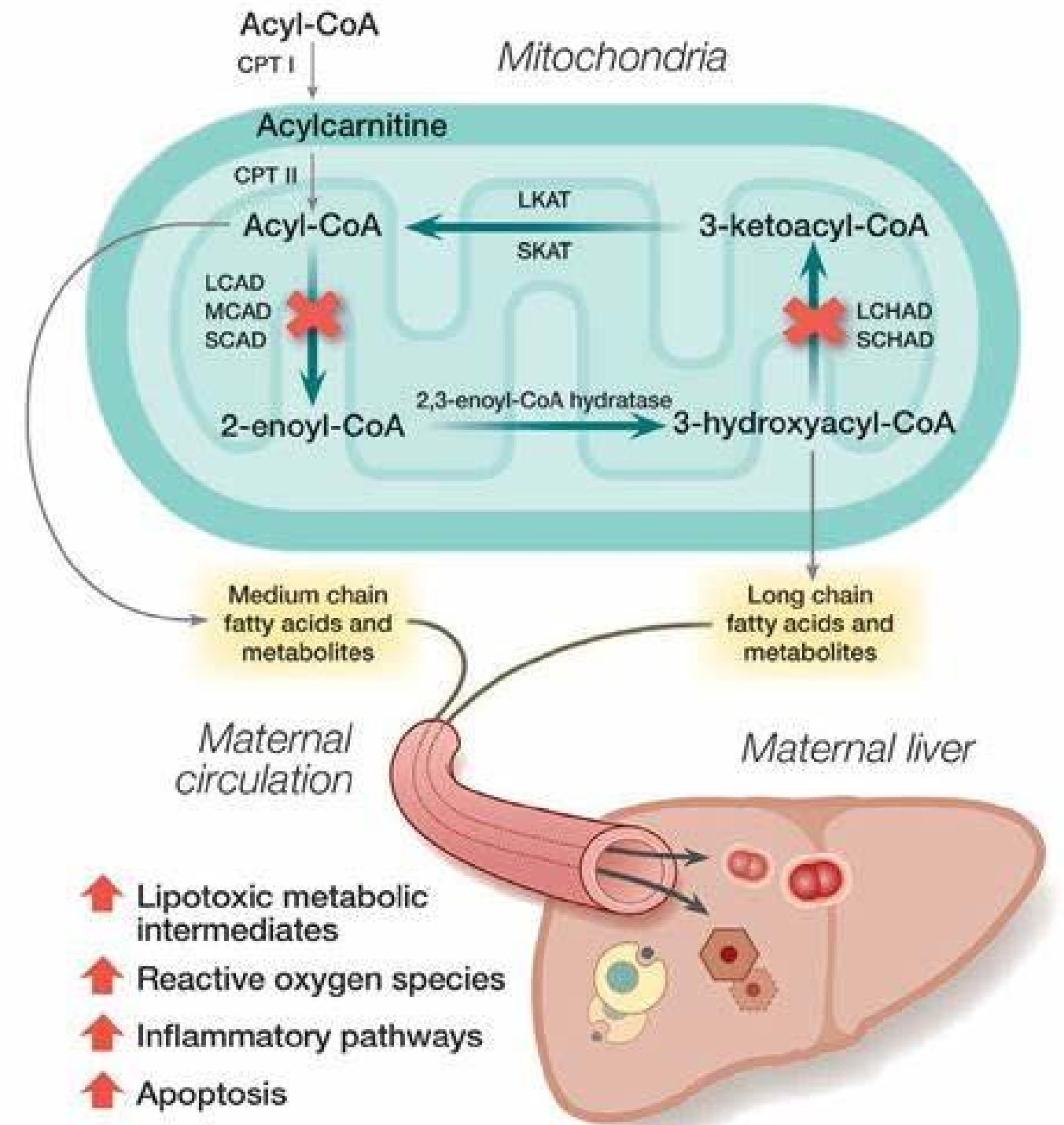
Entering of amniotic fluid into the maternal circulation that has caused life threatening pulmonary edema or cardiac arrest in the Life Insured or fetal death.



# Pregnancy Complications

## 5. Acute Fatty Liver of Pregnancy (AFLP) during Pregnancy

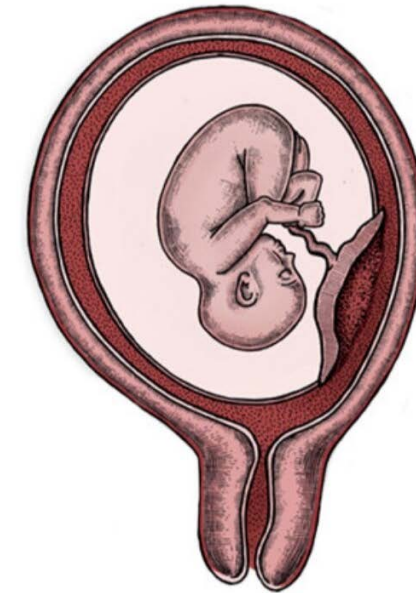
- A pathologic entity unique to pregnancy and characterized by micro fascicular fatty infiltration of the liver leading to fulminant hepatic failure
- Defined as the acute onset of encephalopathy, within eight (8) weeks of Diagnosis of liver disease in a patient with no prior history of liver dysfunction.



# Pregnancy Complications

## 6. Placenta Increta/ Percreta

- The abnormal adherent of the placenta to the myometrium resulting in severe hemorrhage requiring surgical removal of the placenta.
- The Diagnosis must be made by an appropriate medical Specialist and confirmed by histological evidence.



### **NORMAL PREGNANCY**

*The placenta attaches to a temporary layer in the uterus that's shed at delivery*



### **PLACENTA INCRETA**

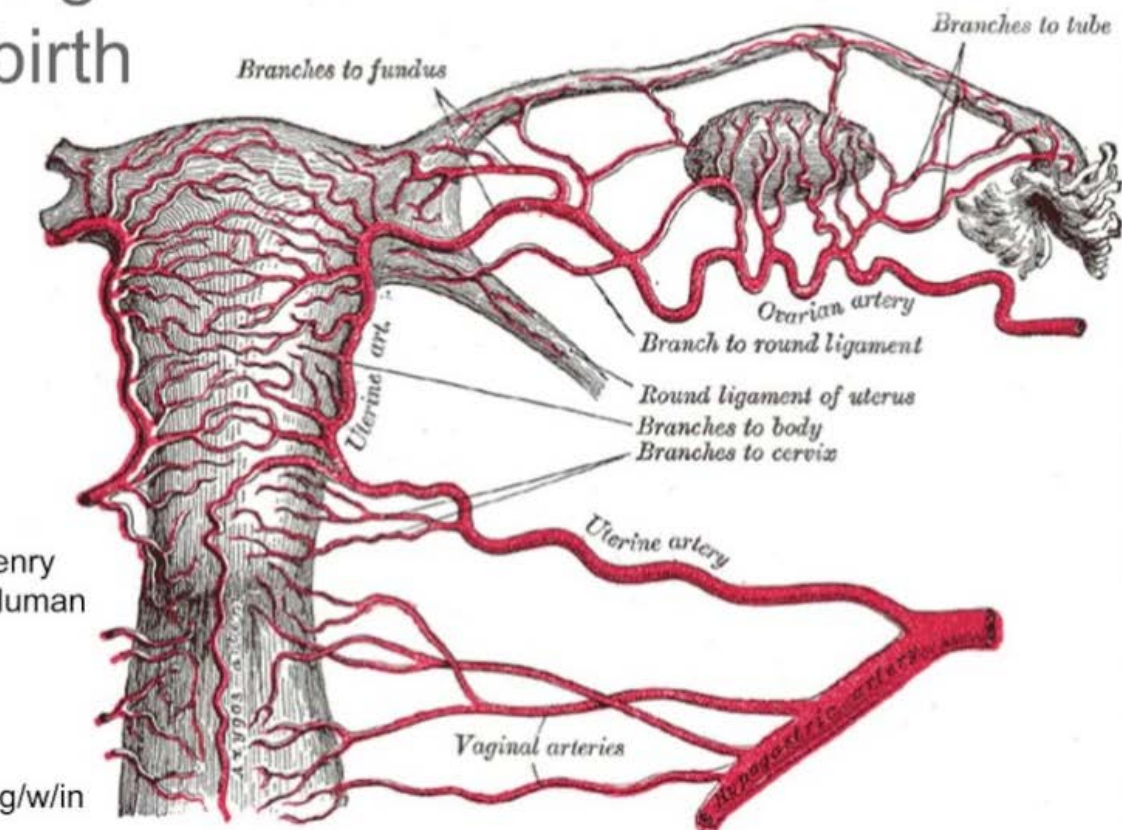
*When the placenta attaches into the uterine muscle*

# Pregnancy Complications

## 7. Postpartum Hemorrhage requiring Hysterectomy

- An ongoing bleeding secondary to an unresponsive and atonic uterus, a ruptured uterus, or a large cervical laceration extending into the uterus requiring hysterectomy.
- The Diagnosis must be made by an appropriate medical Specialist and proof of actual undergoing of hysterectomy is required.

Excess bleeding following childbirth



By Henry Vandyke Carter - Henry Gray (1918) Anatomy of the Human Body (See "Book" section below)Bartleby.com: Gray's Anatomy, Plate 1170, Public Domain, <https://commons.wikimedia.org/w/index.php?curid=567147>

# **4 types of Child Development Disorder**

(extraction from policy contract)

# Child Development Disorder

## 1. Autism Spectrum Disorder – Level 2 severity

Requiring substantial support, which comprises of the following criteria:

- Social communication – marked deficits in verbal and nonverbal social communication skills; social impairments apparent even with supports in place; limited initiation of social interactions; and reduced or abnormal responses to social overtures from others.
- Restricted interest and repetitive behaviors – inflexibility of behavior, difficulty coping with change, or other restricted/repetitive behaviors appear frequently enough to be obvious to the casual observer and interfere with functioning in a variety of contexts. Distress and/or difficulty changing focus or action.



# Child Development Disorder

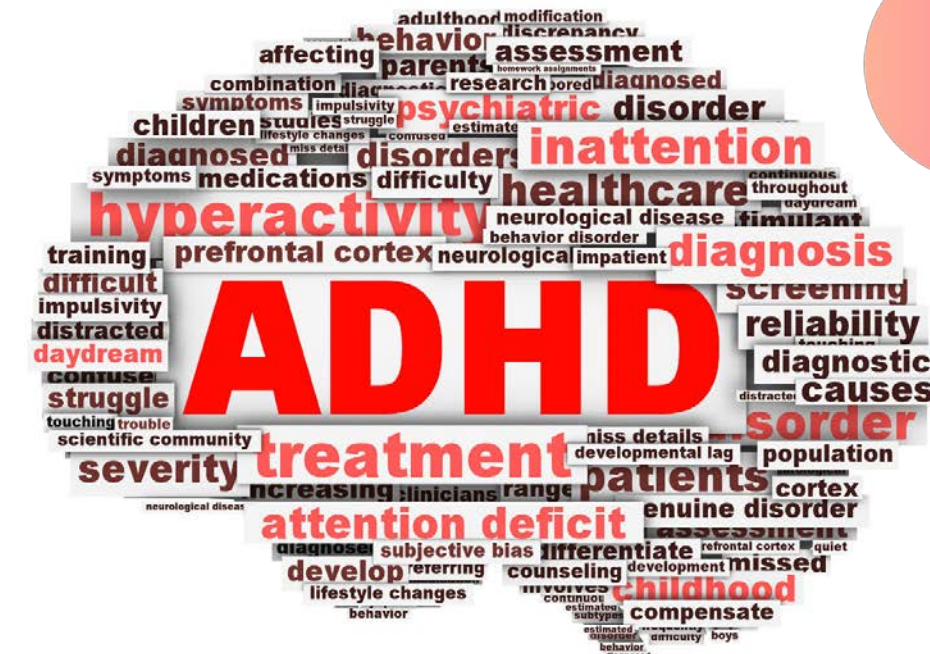
## 2. Attention Deficit Hyperactivity Disorder - Severe

The presence of symptoms in excess of those required to make the diagnosis of Attention Deficit Hyperactivity Disorder (ADHD), or the presence of several ADHD symptoms that are particularly severe; or the ADHD symptoms have resulted in marked impairment in social or occupational functioning.

The symptoms of ADHD are as below:

- Combination of all three core features; Inattentive, Hyperactivity and Impulsive are present and ADHD is diagnosed when more than or equal to ("≥") six (6) symptoms of hyperactivity/impulsivity and ≥ six (6) symptoms of inattention have been observed for ≥ six (6) months.
- Inattentive – ADHD is diagnosed if ≥ six (6) symptoms of inattention (but less than (" $<$ ") six (6) symptoms of hyperactivity/impulsivity) have persisted for ≥ six (6) months.
- Hyperactive/Impulsive – ADHD is diagnosed if ≥ six (6) symptoms of hyperactivity/impulsivity (but  $<$  six (6) symptoms of inattention) have been present for ≥ six (6) months.

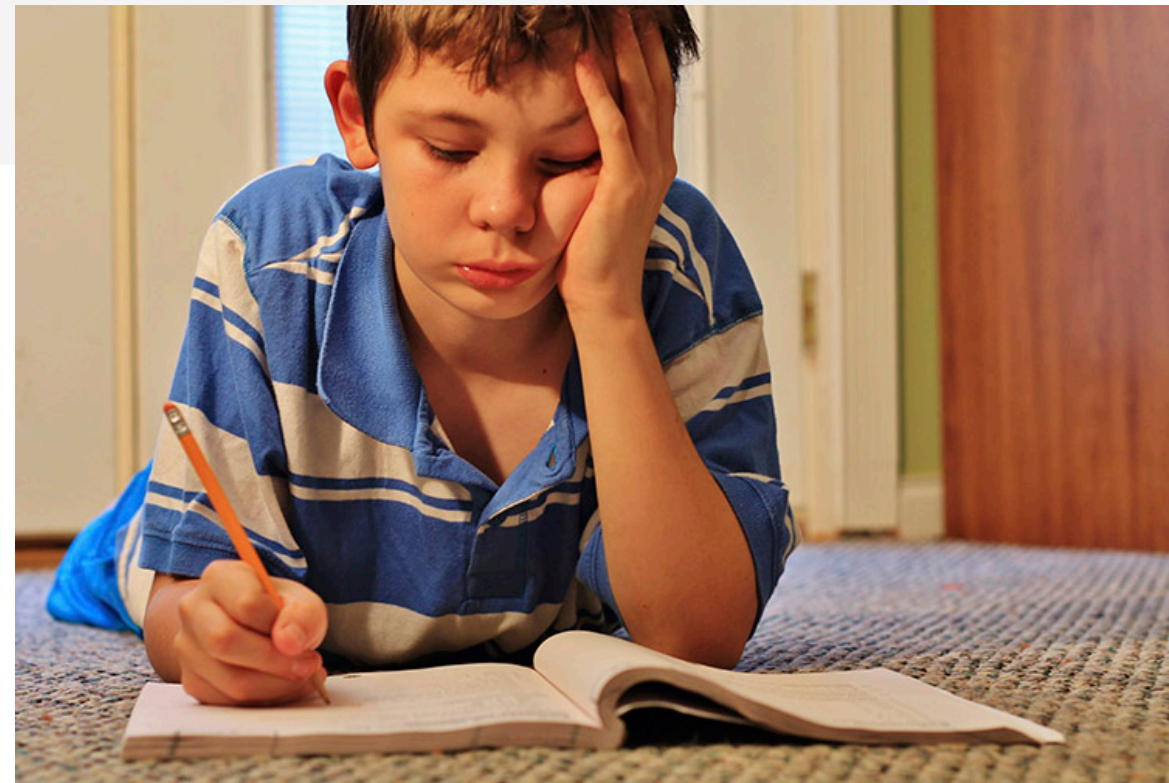
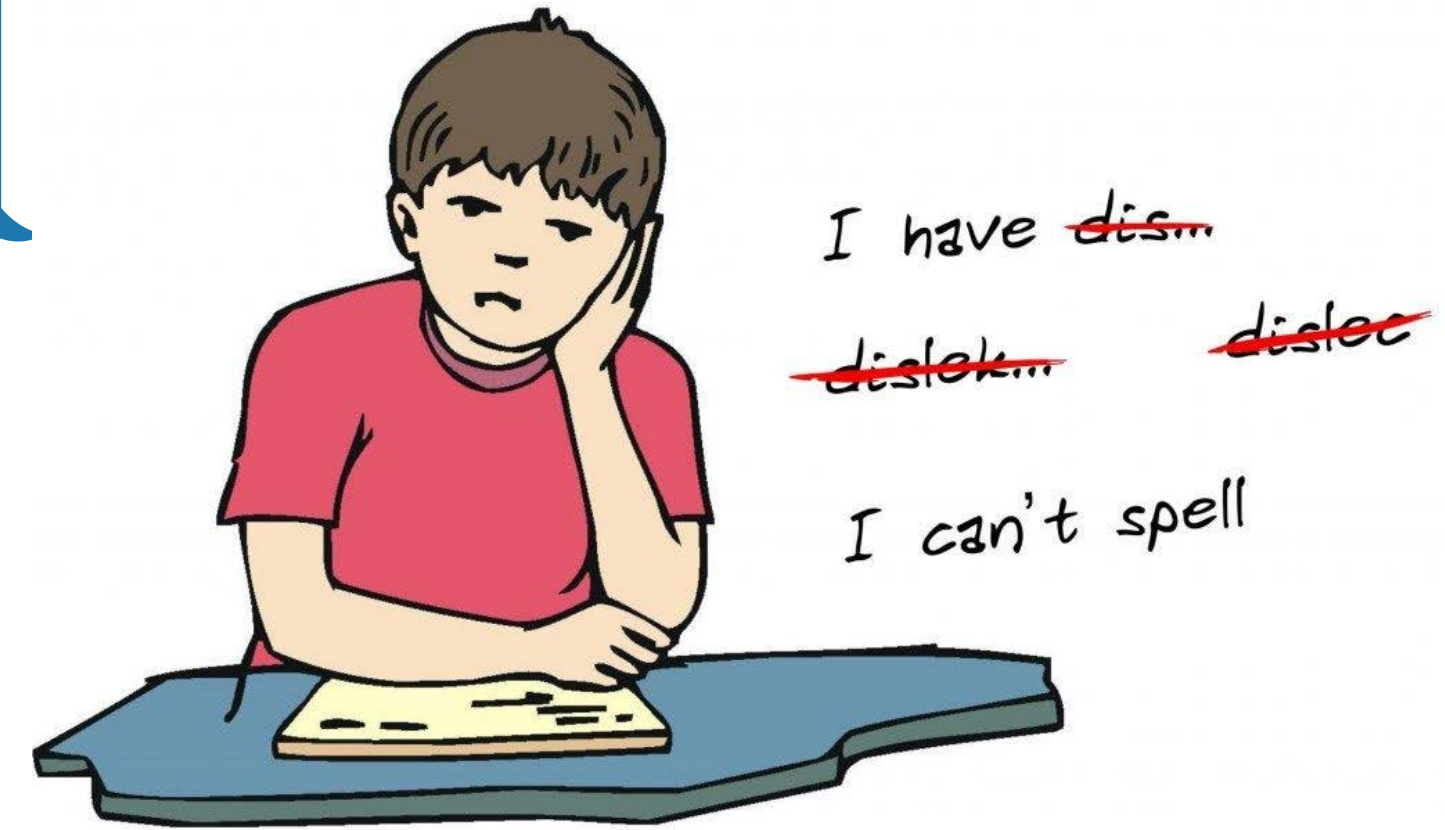
Individual with ADHD may have both; Inattention and Hyperactivity/Impulsivity, or either one of them may predominate.



# Child Development Disorder

## 3. Dyslexia

- A dysfunction of the left side of the brain (cerebral cortex) and does not change with age.
- Dyslexia causes a learning disorder that involves difficulty reading due to problems identifying speech sounds and learning how they relate to letters and words.



# Child Development Disorder

## 4. Gross Motor or Speech Developmental Delay

The inability to perform either of the following tasks by the actual attained age of twenty-eight (28) months from the date of birth of Insured as confirmed by a neuro-developmental pediatrician:

- Walk up several steps of a staircase by himself or herself. The wall or rail may be used for support but not aided by a person; OR walk without aid over a distance of two (2) meters; or
- Say at least three (3) words other than “Papa/Mama”, which mean the same things each time he/she uses them; OR speak simple words such as “Papa/Mama”; OR use spontaneous (non-echoed/nonamidated) 2-word phrases.
- The assessment and associated evidence of the inability to carry out the required tasks must be performed when the Insured has attained the age of twenty-eight (28) months or older.
- Any identifiable post-natal cause resulting in the inability to perform any of the above tasks will be excluded.
- Any other independent neurodevelopment assessments done for gross motor and/or language development may be required in order to adjudicate this Benefit.



# Child Development Disorder T&C

If the Insured is diagnosed by a registered psychiatrist in Child Development Disorder, We shall reimburse the Reasonable and Customary Charges incurred for the Medically Necessary treatment of Child Development Disorder subject to the following conditions:

- The Insured has undertaken any one (1) of the following therapies:
  - cognitive behavioral therapy,
  - occupational therapy,
  - speech therapy, or
  - other relevant therapy which is to be provided by a registered para-medical professional in a registered care centre on recommendation of the treating psychiatrist;
- The diagnosed condition persists for a period of at least six (6) months despite optimal therapy.
- The Insured is below the age of five (5) years.

The aggregate total amount of benefits payable under Hospitalization Benefit due to Covered Congenital Conditions and Child Development Disorder Benefit shall not exceed the annual limit as stated in the Schedule of Benefits, where applicable.

THANK  
YOU



HEALTHIER, LONGER,  
BETTER LIVES