

AIA HEALTH COVER

MORE COVERAGE
FOR MORE CONTROL

Worry less about medical expenses
and focus more on the things that matter.



HEALTHIER, LONGER,
BETTER LIVES



AIA HEALTH COVER

We know you can't help but worry about a lot of things in life. Your hospital bills shouldn't add to that. That's why there's AIA Health Cover. It's a peso-denominated variable life insurance that provides comprehensive health and protection benefits.

Now, you can focus on getting better, and taking back control of your life so you can support the ones you love.



THIS IS JOSHUA, 45 (non-smoker)

He wants a plan that will help make sure that he is financially ready for any possible diagnosis of a critical illness, or hospitalizations. He chooses AIA Health Cover with the following benefits.

STAY IN CONTROL WITH AIA HEALTH COVER

AIA Health Cover offers a full range of health benefits:



Critical Protect 80

If Joshua is diagnosed with any of the 57 covered Major Critical Illnesses before or upon reaching 80 years old, he will receive ₱1,000,000 to help him on his expenses. Once this is claimed, Joshua still has his Life Insurance Coverage until age 100.



Minor Critical Illnesses 80

In case Joshua is diagnosed with any of the listed minor critical illnesses, he will receive 25% of his Critical Protect 80 coverage or ₱250,000 in advance.



Waiver of Premium for Critical Illnesses

Joshua's plan also waives his premium payment if he is diagnosed with any of the covered critical illnesses.



Life Insurance Coverage

If Joshua passes away, his loved ones will receive a fund equal to either ₱1,000,000 as his Face Amount for his plan, its Account Value or the Minimum Life Insurance Coverage* whichever is higher.



AIA Vitality

AIA Health Cover can also help Joshua live a healthier lifestyle. Plus, he'll even get rewards just by staying active!



Daily Hospitalization Income

If his doctor recommends that he gets confined due to a covered illness or injury, Joshua would receive ₱1,000/day up to 365 days to make up for lost income.



Medical Benefit

Joshua would no longer need to use up all his savings for hospitalization-related expenses because his plan would cover 90% of his total hospital bill. The plan also has a maximum annual limit of ₱500,000.**

* The Minimum Life Insurance Coverage shall be 500% of the Basic Annual Premium, plus 125% of Top-Ups made and less 125% of withdrawals made.

** Only one (1) MB Plan is allowed per Life Insured. Upgrade/Downgrade of Medical Benefit Plan is NOT allowed. It will also be suspended if premium is not paid on or before the due date.

The Payor's Benefit for Disability is an optional benefit for when the insured for the plan is juvenile. It waives the premium payment in case of Death or Total & Permanent Disability of the Payor.

Medical Benefits is an optional benefit.

Sum assured indicated is for illustration purposes only.

REMINDER ON PRE-EXISTING CONDITION AND FREE-LOOK

Upon receiving the Policy Contract, you may refer to the document for full details on the definitions, exclusions including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the Policy Contract, simply return the document to AIA Philippines within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the sum of (1) the Account Value, (2) any Policy Charges that have been deducted against the Account Value, and (3) total premiums paid for Critical Protect 80, Minor Critical Illness 80, Daily Hospital Income Benefit, Medical Benefit and Waiver of Premium riders, if any of the riders are attached, including AIA Vitality Membership Fee, less any benefits paid by AIA Philippines.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company), formerly AIA Philam Life (The Philippine American Life and General Insurance Company), is the country's premier life insurance company. Originally established on 21 June 1947 as Philam Life, AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philippines has PHP291.63 billion in total assets^[1] and PHP80.20 billion in net worth^[2] as of 31 December 2020, while serving over 800,000 individual policyholders and almost 1,000,000 insured group members.

AIA Philippines understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation) and Philam Asset Management Inc. (PAMI).

Based on the Insurance Commission results as of 31 December 2020, the combined total premium income of AIA Philippines and BPI AIA was at PHP33.06 billion.

AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

ABOUT AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR^[3], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR^[4], and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$330 billion as of 30 June 2021.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 39 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

[1] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

[2] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

[3] Hong Kong SAR refers to Hong Kong Special Administrative Region.

[4] Macau SAR refers to Macau Special Administrative Region.

Let's continue the conversation.

 Call (02) 8528-2000  aia.com.ph  AIA Philippines

This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail. Valid for distribution in the Philippines only.

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