



**AIA PUBLIC
TAKAFUL**

COVID-19 COVERAGE (Individual Customer)

Frequently Asked Questions

UPDATED: 13 September 2021

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HOSPITALISATION BENEFITS FOR COVID-19

1. Which AIA medical plans provide coverage for hospitalization due to COVID-19?

- a) All of AIA's on-shelf medical plans as stated below provide coverage for hospitalization due to COVID-19 as these medical plans **DO NOT** have the clause that excludes coverage for communicable diseases that require quarantine by law.

Conventional Plans

No.	Plan
1	A-Plus Health
2	A-Plus Health Guard
3	A-Life MedRegular
4	A-Plus Health Booster
5	A-Health Maximiser

Takaful Plans

No.	Plan
1	A-Plus Total Health
2	A-Life Medik Famili
3	A-Health Maximiser-i

- b) In addition to the above, here are some of the withdrawn medical plans that provide coverage for hospitalization due to COVID-19 as these medical plans also **DO NOT** have the clause that excludes coverage for communicable diseases that require quarantine by law.

Conventional Plans

No.	Plan
1	A-Plus Med
2	A-Plus MedBooster
3	AAA Care with HSP
4	Aetna Health Master
5	ExcelCare
6	MediCare
7	ExcelCare Plus
8	MediCare Plus
9	Hospital & Surgical Benefits riders
10	Individual Medical Plan
11	ING Health Plan
12	ING Health Plan II
13	ING Medical Plan
14	ING Medical Plan II
15	A-Health Advance
16	Health Protector

Takaful Plans

No.	Plan
1	A-Life Med Regular-i
2	A-Plus Med-i
3	A-Plus MedBooster-i
4	A-Plus Health-i
5	A-Medik (UDR)
6	A-Medik (CPR)
7	A-Medik Standalone
8	A-Health Advance-i

- c) Some of our older block of medical plans have the clause that excludes coverage for communicable diseases that require quarantine by law.

With the recent waiver of the exclusion that excludes coverage for communicable diseases that require quarantine by law (*Please refer to the Agency Circular 008/09/2021/AHS/CIR: COVID-19 Medical Coverage for AIA Individual Customers*) from 13th September 2021 to 31st December 2021, the medical plans below now provide coverage for hospitalization due to COVID-19.

Conventional Plans

No	Plan
1	ING MediPlus
2	Prime Mediplus
3	UL Health Rider

Takaful Plans

No	Plan
1	Medical for Investment-Linked Takaful Salam
2	Medical for Investment-Linked Takaful Education
3	Medical for Takaful Syamil

Kindly note that the lists above are not exhaustive and will be updated as needed from time to time.

2. Is the waiver on the exclusion that excludes coverage for communicable diseases that require quarantine by law permanent for the medical plans listed in Section (C) of Question 1?

No, the waiver on the exclusion clause is only applicable from 13th September 2021 to 31st December 2021 and any further extension to the said period would be subject to AIA's sole discretion.

3. Am I entitled for Hospital Income Benefit if I am hospitalized for COVID-19 treatment?

You will be entitled for the Hospital Income Benefit if you own / participate in an eligible hospital income benefit plan, and if the hospitalisation is medically necessary. Please refer to your policy contract/certificate documents for the exact terms and conditions and including the definition of Hospital (which does not include home or quarantine centres).

- a) Below are the current selling Hospital Income Benefit plans that **DO NOT** have the clause that excludes coverage for communicable diseases that require quarantine by law:

Conventional Plans

No	Plan
1	A-Plus HospitalIncome Extra
2	A-Plus HospitalIncome

- b) Below are the withdrawn Hospital Income Benefit plans which **DO NOT** have the clause that excludes coverage for communicable diseases that require quarantine by law.

Conventional Plans

No	Plan
1	ING Hospital Income
2	Hospitalization Benefit
3	Whole Life Hospitalization Benefit

Takaful Plans

No	Plan
1	Whole Life Hospitalization Benefit
2	A-Plus HospitalIncome Extra-i

Kindly note that the lists above are not exhaustive and will be updated as needed from time to time.

4. What does "medically necessary" mean?

"Medically Necessary" is defined in the policy contracts/certificate documents of the respective medical plans.

Please refer to the respective policy contract/certificate documents for the complete definition.

As an example, A-Plus Health policy and A-Plus Total Health certificate define "Medically Necessary" as set out below.

"Medically Necessary" means a medical service which is:

- i. consistent with the diagnosis and customary medical treatment for a covered Disability, and
- ii. in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits, and
- iii. not for the convenience of the Insured Member or the Physician, and unable to be reasonably rendered out of hospital (if admitted as an inpatient), and
- iv. not of an experimental, investigational or research nature, preventive or screening nature, and
- v. for which the charges are fair and reasonable and customary for the Disability.

For example:

- A patient with no symptoms and does not require active treatment (i.e. in quarantine only) or hospitalisation would not be deemed as "medically necessary" under the respective policy/certificate.

- In the event of an admission, AIA will assess the Pre-Admission form together with the supporting documents/reports such as blood tests, imaging reports and etc. to determine if the claim falls under the “medically necessary” clause as defined in the respective policy /certificate.
- In the event there is an admission referral letter given by the Ministry of Health to private hospital, AIA will still need to assess the claims submitted based on the “medically necessary” clause as defined in the respective policy/certificate.

5. What does “Reasonable and Customary Charges” mean?

Briefly explained, Reasonable and Customary Charges refer to charges for medical care which are medically necessary. Charges shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by other medical providers of similar standing within Malaysia.

For the complete definition of “Reasonable and Customary Charges” please refer to the respective policy contract/certificate documents.

6. Will Guarantee Letter be issued in the event of an admission due to COVID-19?

Yes, guarantee letter for hospitalization will be issued if the admission takes place at any of AIA Panel Hospital. This Guarantee Letter facility shall only be applicable for cashless medical plan. For non-cashless medical plan, the admission would be on a reimbursement basis.

AIA will assess the Pre-Admission form together with the supporting documents/reports such as blood tests, imaging reports and etc. to determine if the claim falls under the “medically necessary” clause and other terms and conditions as defined in the policy / certificate.

The issuance of guarantee letter facility would be available from 13th September 2021 to 31st December 2021 (Please refer to the Agency Circular 008/09/2021/AHS/CIR: COVID-19 Medical Coverage for AIA Individual Customers).

7. Is Guarantee Letter facility permanent for admission due to COVID-19?

No, the issuance of Guarantee Letter facility is only applicable from 13th September 2021 to 31st December 2021 only and any further extension to the said period would be subject to AIA’s sole discretion.

8. If I am diagnosed with COVID-19 and admitted into a hospital overseas, can I make a claim under reimbursement basis?

You are entitled to claim based on reimbursement if your medical plan does not have the clause that excludes coverage for communicable diseases that require quarantine by law. The amount of reimbursement is based on Reasonable and Customary Charges. The Residence Overseas clause still applies.

9. I just bought / participate in a new medical policy/ certificate. Is there a waiting period for COVID-19 coverage?

Your medical coverage on COVID-19 is still subject to a Waiting Period as defined in your policy/certificate. For the on-shelf medical plans, the Waiting Period is 30 days. Other terms and conditions apply.

10. Is hospitalisation or death resulting from complication due to COVID-19 vaccination covered?

All AIA medical plans will cover medical treatments for any complications or side effects which requires hospital admission after taking the approved COVID-19 vaccine, subject to the benefits’ limits and terms and conditions of the policy or certificate.

11. What documents are required for reimbursement of claims submission for COVID-19 hospitalisation? (For example, admission to a non-panel hospital or for non-cashless medical plans)

The documents required are as follows:

- i. Hospitalization Claim Form (Individual)
- ii. Original Hospital invoice, itemised bills and payment receipts

- iii. All Imaging and laboratory reports such as x-rays and blood test results e.g. COVID-19 RT PCR test results, Chest X-ray & etc.

Failure to submit complete documentation will result in the claim being delayed or declined. Please submit all documents to the branch. Kindly note that the list of documents above may be revised as and when required.

12. Is AIA Malaysia the FIRST AND ONLY company who provides coverage for hospitalisation due to COVID-19 under its medical plans?

We are unable to verify this claim. As it is not our policy to comment on other companies' practices, we urge you to NOT making claims or statements that have not been substantiated and verified by AIA.

13. How much do private hospitals charge for COVID-19 admission and treatment?

Costs may vary according to the respective hospital's charges.

We are aware of certain images/posters that are being circulated on social media channels and messaging apps which show the various cost ranges one might expect to incur for COVID-19 treatment at private hospitals which do not cite or quote the source of the information. **We strongly urge you NOT to share and post any such materials on your social media channels without verifying the information and the source.** We all have a duty to our customers and the public to always ensure that the information we provide is accurate and backed by credible sources. Please share responsibly and if you are unsure, the best rule of thumb is always to use the official materials provided by AIA.

FREE COVID-19 DIAGNOSIS COVER

(When you sign up for a NEW policy/certificate)

14. What is the “Free COVID-19 Diagnosis Cover”?

On top of the Hospitalisation benefits, we are providing additional COVID-19 coverage to customers who sign up for a new policy/certificate and the policy/certificate is set in-force **between 1 June and 31 August 2021**.

The Free COVID-19 Diagnosis Cover will provide the following benefits until 31 December 2021:

Benefits	Description
Diagnosis Benefit	If the Insured/Person Covered is diagnosed with COVID-19, we will provide a lump sum cash allowance of RM1,000 only regardless if the Insured/Person Covered is quarantined at hospitals, quarantine centres or home.
Death Benefit	In the unfortunate event that the Insured/Person Covered diagnosed and passes away due to COVID-19, an additional lump sum coverage of RM10,000 per life (for existing customers) or RM5,000 per life (for new customers) will be paid to his/her beneficiary.

Note:

- Existing customers refers to policy owner of an in-force individual life policy with AIA Bhd. or Personal Accident (PA) insurance with AIA General Berhad, or participant of an in-force individual takaful certificate with AIA PUBLIC Takaful Bhd. at the time of the new policy/ application submission.
- This Free COVID-19 Diagnosis Cover is valid until 31 December 2021 or upon reaching the total claims limit of RM3 million, whichever is earlier.

15. Who is entitled for the Free COVID-19 Diagnosis Cover?

The Free COVID-19 Diagnosis Cover is applicable to customers who signed up for a new policy/certificate and the policy/certificate is set in-force **between 1 June and 31 August 2021** with AIA as follows:

- Individual Life Policy
- Individual Family Takaful Certificate
- Flex PA

To continue to be entitled for the Free COVID-19 Diagnosis Cover, the policy/certificate must remain in-force. If the policy/certificate is lapsed/terminated, this cover shall cease.

16. Is there any waiting period for the Free COVID-19 Diagnosis Cover?

The Free COVID-19 Diagnosis Cover is provided with a waiting period of 14 days from the commencement date or reinstatement date of your policy/certificate.

However, the diagnosis and death benefits will not be payable due to any sickness or disease other than those caused by COVID-19.

17. I have been diagnosed with COVID-19 before I signed-up for an AIA plan. Can I enjoy these benefits?

No. Diagnosis of COVID-19 prior to the commencement date of the policy/certificate will not be covered.

18. Two of my policies/certificates with AIA were set in-force in the month of June 2021, and one in July 2021. I got diagnosed with COVID-19 one month after all my policies/ certificates have been in-force. How much will I receive from AIA under this Free COVID-19 Diagnosis Cover?

You will receive RM1,000 regardless of the number of policies/certificates that was set in-force in the month of June and July.

19. I have an AIA family plan which covers my wife and children. Are they eligible for this COVID-19 Diagnosis Cover?

Yes. All Insured/Person Covered under the AIA policy/certificate are eligible and covered with these benefits.

20. How do I claim for the benefits from the Free COVID-19 Diagnosis Cover?

You or the claimant may download the claim form via the AIA website at www.aia.com.my > **Help & Support** > **Form Library** > **Claims**.

For Customers: Submit the completed claim form together with the required supporting documents via email at MY.Customer@aia.com.

For Life Planners: Submit relevant documents via email at my.assist@aia.com.

Please indicate in the Subject Matter: **<POLICY NUMBER> - COVID-19**

Below is the list of documents required when submitting a claim:

Death Benefit due to COVID-19	Diagnosis Benefit (diagnosed with COVID-19)
<ol style="list-style-type: none">1. Death Claim Form2. Death Certificate with confirmed COVID-19 diagnosis3. Copy of IC of the deceased and claimant	<ol style="list-style-type: none">1. Hospitalisation Claim Form (this form is required even if there was no hospital admission)2. COVID-19 test result / Discharge note for government hospital admissions3. Copy of IC of the claimant

21. I am a Malaysian who recently signed up for a new policy/certificate in June 2021 and the policy/certificate was set in-force in June 2021. I have been diagnosed with COVID-19 a month later but I'm currently based in Singapore as I am working in Singapore. Am I eligible to make a claim for the Diagnosis Benefit?

Yes, you can make a claim for the Diagnosis Benefit.

ENHANCED FREE COVID-19 DIAGNOSIS COVER

(When you participate in July/Aug THS, TWS or Medical Premium/Contribution Waiver campaign)

22. What is the “Enhanced Free COVID-19 Diagnosis Cover”?

If you participate in our Total Health Solution (THS) campaign, Total Wealth Solution (TWS) campaign or Medical Premium/Contribution Waiver campaign by signing up for a new policy/certificate and the policy/certificate is set in force by 31 August 2021, you will enjoy the **Enhanced Free COVID-19 Diagnosis Cover**.

The Enhanced Free COVID-19 Diagnosis Cover will provide the following benefits until 31 December 2021:

Benefits	Description
Diagnosis Benefit	If the Insured/Person Covered is diagnosed with COVID-19, we will provide a lump sum cash allowance of RM3,000 only regardless if the Insured/Person Covered is quarantined at hospitals, quarantine centres or home.
Death Benefit	In the unfortunate event that the Insured/Person Covered diagnosed and passes away due to COVID-19, we will provide lump sum coverage of RM30,000 only per life which will be payable to beneficiaries.

Note:

1. The Enhanced Free COVID-19 Diagnosis Cover and Free COVID-19 Diagnosis Cover are valid until 31 December 2021 or upon reaching the total claims limit of RM3 million, whichever is earlier.
2. The benefit is payable once on per life basis regardless of the number of policies/certificates that the Insured/Person Covered has with AIA Bhd., AIA PUBLIC Takaful Bhd., and/or AIA General Berhad.
3. The benefit amount for Enhanced Free COVID-19 Diagnosis Cover is higher than the Free COVID-19 Diagnosis Cover. However, the terms and conditions for Free COVID-19 Diagnosis Cover will also apply to the Enhanced Free COVID-19 Diagnosis Cover.

23. I have participated in the THS campaign in July 2021. At the same time, I signed up for a different policy / certificate previously in June 2021. If I were to be diagnosed with COVID-19 after the waiting period, will I receive Diagnosis Benefit for both the campaigns?

You are only entitled for one benefit payout from either Enhanced Free COVID-19 Diagnosis Cover or Free Diagnosis COVID-19 Diagnosis Cover, whichever is higher. In this case, you will receive the RM3,000 only through participation in the THS campaign.

The benefit is payable once and on per life basis regardless of the number of policies/certificates that the Insured/Person Covered has with AIA Bhd., AIA PUBLIC Takaful Bhd., and/or AIA General Berhad.

24. How can I sign up for this Enhanced Free COVID-19 Diagnosis Cover?

You need to participate in at least one of our campaigns in July, either the Total Health Solution (THS) campaign, Total Wealth Solution (TWS) campaign, or Medical Premium/Contribution Waiver campaign. Sign up for a policy/certificate **between 1 July and 31 August 2021** and ensure your policy/certificate is **set in-force by 31 August 2021**.

Please refer to respective campaign FAQ and posters for the campaign eligibility criteria.

OTHERS

25. The circular dated 13 September 2021 (Agency Circular 008/09/2021/AHS/CIR: COVID-19 Medical Coverage for AIA Individual Customers) shall supersede the below circulars issued in relation to COVID-19 related coverage:

Below are the circulars or section of the circular that will not be applicable with the issuance of this circular.

- a) Agency Circular 021/01/2020/AHS/CIR: Updates on the Novel Coronavirus issued on 29 January 2020
- b) Agency Circular 022/12/2020/AHS/CIR: Updates on COVID-19 (Novel Coronavirus) from AIA Bhd. issued on 23 December 2020.
- c) Agency Circular 001/01/2021/MARKETING/CIR: Let's Kick Start 2021 with a YAY! Help Customers to Live Well & Plan Well! – Section 11: Extension of the Coverage Period of COVID-19 Extra Cover. This was issued on 4 January 2021.
- d) Agency Circular 022/01/2021/AHS/CIR: COVID-19 Medical Coverage for AIA Individual Customers.

26. Is death due to COVID-19 covered under Life and Takaful policies/ certificates?

Yes, in the unfortunate event of death due to COVID-19, coverage is provided under Life and Takaful policies/certificates, subject to the policies'/certificates' benefits, terms and conditions.

27. It is mentioned in the poster issued for COVID-19 coverage, that AIA latest critical illness plans provide coverage on Intensive Care Unit (ICU) admission due to COVID-19. Can please advise which are the related plans and what are the condition of payment?

The following newly launched critical illness plans cover ICU admissions due to illnesses (includes COVID-19) and accidents subject to terms and conditions of the plans:

- **A-Life Beyond Critical Care** (standalone basic plan)
- **A-Plus Beyond Advance Care** (rider to A-Life Beyond Critical Care)
- **A-Plus Beyond Critical Shield** (rider to A-LifeLink 2)
- **A-Plus Beyond Early Critical Shield** (rider to A-Plus Beyond Critical Shield)
- **A-Plus Beyond Critical Shield-i** (rider to A-Life Ikhtiar)
- **A-Plus Beyond Early Critical Shield-i** (rider to A-Plus Beyond Critical Shield-i)

Please refer to the terms and conditions from the respective policies/certificates for details on the ICU condition.