

AIA

An illustration of a diverse group of five people embracing each other. In the foreground, a woman with white hair and a yellow jacket is being embraced from behind by a woman with black hair and a black top. Behind them, a man in a green shirt is embracing a woman in a blue top, who is in turn embracing an older man with a white beard and glasses. A young boy in a purple shirt is waving from the top left. The background is a warm, textured yellow and orange gradient.

**ONE
HEALTH
SOLUTION**

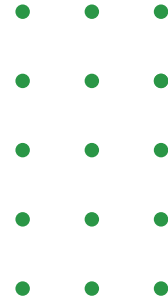
YOUR ALL-IN-ONE SOLUTION

FOR EVERY MEDICAL NEED!

Getting hospitalized can be stressful not only for you and your loved ones but also on your finances.

That's why, AIA Myanmar's **One Health Solution** provides Comprehensive Medical Coverage safeguarding against escalating medical costs and more, so that you can be rest assured your medical costs are covered.

AIA's One Health Solution is the **first and only** product of its kind in Myanmar.



KEY POLICY SPECIFICATIONS

Insurable Person

Anyone who is **eligible** for health insurance can have their health insured

Insurable Age

Individual must be between **30 days to 60 years old** when insured (Coverage up to 80 years old)

Coverage Limits

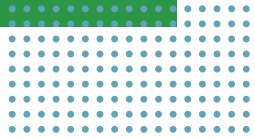
Coverage limits ranging from **3.75M MMK to 120M MMK** annually

Renewal

Up to **2 years** guaranteed renewal

Premium Frequency

Annual payment



AIA

ONE HEALTH SOLUTION

What sets AIA's One Health Solution apart from others?

Comprehensive Medical Protection

Provides comprehensive medical protection when it comes to both expected and unexpected medical needs.

Reimbursement of Medical Bills

A full reimbursement of your medical bills (subject to limits) as charged by your health care providers.

Worldwide Coverage

Coverage that you can take anywhere across the globe.

Cashless Claims

A cashless hospital admission and medical treatments at our panel healthcare providers.

Your Medical Assurance Whenever You Need it!

The **four main features** that cover your medical needs

1.

In-Hospital Care

Covers hospitalization costs such as hospital room charges, intensive care unit, surgery and other related fees.

2.

Out-Patient Care

Covers costs for pre-hospitalization, emergency accidental treatments, day procedure, kidney dialysis and cancer treatments.

3.

Accidental Death Coverage

Provides financial protection in the event of accidental death.

4.

Health Rewards

Provides the benefit of paying less premium for maintaining a healthy lifestyle.

In-Hospital Care Benefits that covers your medical cost when you get admitted to the hospital

Hospitalization

Hospital Room & Board Benefits for maximum 60 days

Intensive Care

Intensive Care Unit for maximum 90 Days

In-House Related Fees

- Hospital Supplies
- Surgical Fees Benefit
- Operating Theatre Fees Benefit
- Anesthetics' Fees Benefit
- In-hospital Physician's Visit Benefit

Out-Patient Care benefits that cover cost for any emergency accidental treatments, pre-hospitalization, and many more

Pre-Hospitalization

- Diagnostics Test Benefit
- Specialist Consultation Benefit
- Second Surgical Opinion Benefit

Day Procedure

Day Procedure and Surgery Benefit

Emergency Care

- Emergency Accidental Out-Patient Treatment Benefit
- Emergency Accidental Dental Treatment Benefit

Out-Patient Care

- Out-Patient Kidney Dialysis Treatment Benefit
- Out-Patient Cancer Treatment Benefit



Protection Feature for Life's Unfortunate Events and Rewards for staying healthy

Accidental Death

Provides **Financial Protection** in the event of accidental death.

Health Rewards

Premium Discount equivalent to **5%** of previous year premium will be rewarded, provided no claim is made in the previous year.



ONE HEALTH SOLUTION BENEFIT DETAILS

No.	Benefits (MMK '000)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
	INDIVIDUAL HEALTH PLAN							
	Annual Limit	3,750	7,500	15,000	30,000	45,000	75,000	120,000
	Lifetime Limit	37,500	75,000	150,000	300,000	450,000	750,000	1,200,000
A.	In-Hospital Care							
(a)	Hospital Room and Board Benefit (As charged up to daily limit and up to 60 days maximum per policy year)	23	38	53	75	150	300	525
(b)	Intensive Care Unit Benefit (90 days maximum per policy year)	As Charged, subject to Reasonable and Customary Charges up to Overall Annual Limit.						
(c)	In-House Related Fees (i) Hospital Supplies and Services (ii) Surgical Fees Benefit (iii) Operating Theatre Fees Benefit (iv) Anesthetist's Fees Benefit (v) In-Hospital Physician's Visit Benefit (up to 2 visits per day per physician)	As Charged, subject to Reasonable and Customary Charges up to Overall Annual Limit.						
B.	Out-Patient Care							
(a)	Pre-Hospitalization Benefits (within 60 days prior to hospitalization) (i) Pre-Hospital Diagnostic Tests Benefit (ii) Pre-Hospital Specialist Consultation Benefit (iii) Second Surgical Opinion	As Charged, subject to Reasonable and Customary Charges up to Overall Annual Limit.						
(b)	Day Procedure and Surgery Benefit	As Charged, subject to Reasonable and Customary Charges up to Overall Annual Limit.						
(c)	(i) Emergency Accidental Out-Patient Treatment and Follow-up Treatment for the same covered injury within 30 days from the accident at Hospital Benefit (per accident) (ii) Emergency Accidental Out-Patient Treatment and Follow-up Treatment for the same covered injury within 30 days from the accident at Clinic Benefit (per accident) (iii) Emergency Accidental Out-Patient Dental Treatment Benefit (per accident)							
(d)	(i) Out-patient Kidney Dialysis Treatment Benefit (per lifetime) (ii) Out-patient Cancer Treatment Benefit (per lifetime)							
C.	Accidental Death	1,000	2,000	3,000	4,000	5,000	6,000	7,000
D.	Health Reward	5% of Last Year Premium						

FREQUENTLY ASKED QUESTIONS

How is this product different from Hospital Income?

It provides comprehensive medical coverage both locally and globally through reimbursement per your medical bills (subject to limits) rather than fixed daily hospital income.

Will I need to undergo medical check-up prior to policy purchase?

Yes, you might need to undergo medical check-up from AIA Myanmar's panel clinics and hospitals based on insured age and plan chosen at the time of policy issuance.

How long am I covered for?

You are covered for the premium paying period subject to renewability of the policy until the age of 80.

Will 5% Health Rewards be offered every year?

Yes, it will be offered every year provided that no claims were made in previous year.

What does 2-year guaranteed renewal mean?

It means AIA Myanmar will guarantee your policy renewal for 2 years as long as premiums are paid.

Is there a waiting period for coverage to start?

Yes, waiting periods apply. Please do refer to your policy contract for detailed information.

Will my premium rates increase?

Premium rates are applied on gender and attained age based on the premium schedule. As a result of medical inflation, the premium schedule could be revised in the future with prior notification to members.

Am I covered abroad?

Yes, One Health Solution offers worldwide coverage. However, if you are residing outside of Myanmar for more than 90 consecutive days, no benefits are payable for medical treatment.

What is annual limit?

Annual limit is the maximum benefits AIA Myanmar will pay in a year while an individual is enrolled in a particular plan.

What is the lifetime limit?

Lifetime limit is the maximum amount AIA Myanmar will pay for the duration of your policy contract.



MEMBER PROPOSITIONS

Exclusive benefits for AIA members with preferential rates and services at our partners' Hospitals, Clinics and Universities



CLAIMS & REIMBURSEMENTS

Cashless Claims

Benefits available for **In-Patient Hospitalization, Post-Hospitalization Treatment, Emergency & Day Care**

Reimbursement Claims

Via **MyanX** or **Email Submission**



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

CONTACT US AND FIND OUT MORE

Please contact your AIA Customer Service / AIA Authorised representative.
If you have any questions. We are always happy to help.

AIA

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