

# AIA

## All-in-One Protection for Every Medical Need!



**AIA ONE  
HEALTH  
SOLUTION**

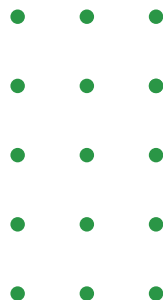
# YOUR ALL-IN-ONE SOLUTION

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



# 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
- Anesthetist's 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

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# 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 **AIA+** 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

Underwritten by:

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