

# AIA HEALTH PROTECTOR

A COMPREHENSIVE LIFE INSURANCE  
POLICY WITH GLOBAL  
HEALTH COVERAGE



**AIA INSURANCE**



HEALTHIER, LONGER,  
BETTER LIVES

## Yours and your loved ones' health is always our priority.

Although nobody plans to fall sick, it is important to be financially prepared to afford the best medical treatments. Quality of healthcare in Sri Lanka is improving, and as quality rises, so do healthcare costs. However, with the rising health expenses in Sri Lanka, the affordability of the best healthcare may be a concern.

Considering the current situation in the Sri Lankan healthcare sector, it is a wise decision to be prepared for any health emergencies.

### CURRENT SITUATION OF THE SRI LANKAN HEALTHCARE SECTOR



**45%** of Sri Lankans are paying for **health expenses** out of their pocket



Fees for **private medical expenses** are the highest expenditure spent out of pocket



Over **6.9 Mn** Sri Lankans are **hospitalised** every year



Irrespective of age, over **2 Mn** Sri Lankans are living with **diabetes**



Cost of **major surgeries/ treatments** have **increased** by 52%\*



Over **22.6% of deaths** are caused by **heart related diseases**



Over **23,000** Sri Lankans are diagnosed with **cancer** each year



Sri Lankans visit **medical clinics** **23 Mn** times per year

Sources: Ministry of Health 2023 / Department of Census & Statistics / NDTV / Central Bank of Sri Lanka / UNICEF Report

\*All treatment costs are gathered from a desk survey done with private hospitals in Sri Lanka

In this context, do you believe that relying solely on personal expenses or your corporate health cover is sufficient to afford the best healthcare for you and your loved ones, especially considering that, obtaining new health insurance later in life can be challenging due to increased health risks and higher premiums?



Have you thought about how much it would cost if you or a family member had to undergo a major medical treatment?

## WHAT IS THE COST OF MAJOR MEDICAL TREATMENTS TODAY?



| Treatment Type                                                                            | Estimated Cost |
|-------------------------------------------------------------------------------------------|----------------|
| Bypass Surgery                                                                            | Rs. 2,000,000  |
| Kidney Transplant                                                                         | Rs. 3,500,000  |
| Major Surgeries due to Stroke<br>(Ex: Thrombectomy, Craniotomy or Carotid Endarterectomy) | Rs. 1,200,000  |
| Angioplasty                                                                               | Rs. 800,000    |



With medical inflation rising rapidly, this is no longer something we can ignore or postpone thinking about. Just look at how expensive medical treatment is estimated to be in 10 years' time, not only due to inflation, but also due to rising quality of healthcare?

## WHAT COULD IT BE IN 10 YEARS?

(ASSUMING A 7% MEDICAL INFLATION ANNUALLY)

| Treatment Type                                                                            | Estimated Cost |
|-------------------------------------------------------------------------------------------|----------------|
| Bypass Surgery                                                                            | Rs. 3,934,303  |
| Kidney Transplant                                                                         | Rs. 6,885,030  |
| Major Surgeries due to Stroke<br>(Ex: Thrombectomy, Craniotomy or Carotid Endarterectomy) | Rs. 2,360,582  |
| Angioplasty                                                                               | Rs. 1,573,721  |



This is where Health Protector comes in, allowing you and your family to afford the best health care even at the hardest times in your life.

(All treatments costs were gathered from a desk survey done with private hospitals. These costs are an average. There might be variations based on the exact condition of the patients.)

# AIA HEALTH PROTECTOR

A comprehensive life insurance solution with global health coverage to allow you and your family to afford the best healthcare, anywhere in the world.

## AIA HEALTH PROTECTOR AT A GLANCE



**Life Insurance**  
coverage for you and  
your family



**Customise** your  
coverage with  
**11 plans** for  
hospitalisation  
expenses



**Accident Cover**  
for you



Coverage for  
**Pre & Post**  
hospitalisation  
expenses



**Worldwide Coverage**  
on hospitalisation  
expenses  
**up to 50 Mn**



**Global Hospital  
Cash**  
per day



**Worldwide  
coverage for  
250 Listed  
Surgeries**



Coverage for  
**Organ Donor**



Protection against  
**37 Critical Illnesses\***  
including Cancer &  
Heart Attack



**A Health Fund** at  
maturity with a  
significant **Loyalty  
Reward**



Coverage for **136  
Day Care Surgeries**



**Ambulance  
charges**



**1% Per Day** for  
non-paying ward  
admissions  
(In AIA approved  
government hospitals  
listed on AIA's website)



Coverage for  
**Child Health  
Care**



**No Claim Privilege**  
of 25% per year



**2 Deductible  
options**



Coverage for  
**Dental  
Treatment**



Coverage for  
**Maternity**



Coverage for  
hospital  
**Admission Charges**



Coverage for  
**Ayurvedic  
Treatment**



Coverage for  
**Prosthesis &  
Implants**



Coverage for  
**Wellness**



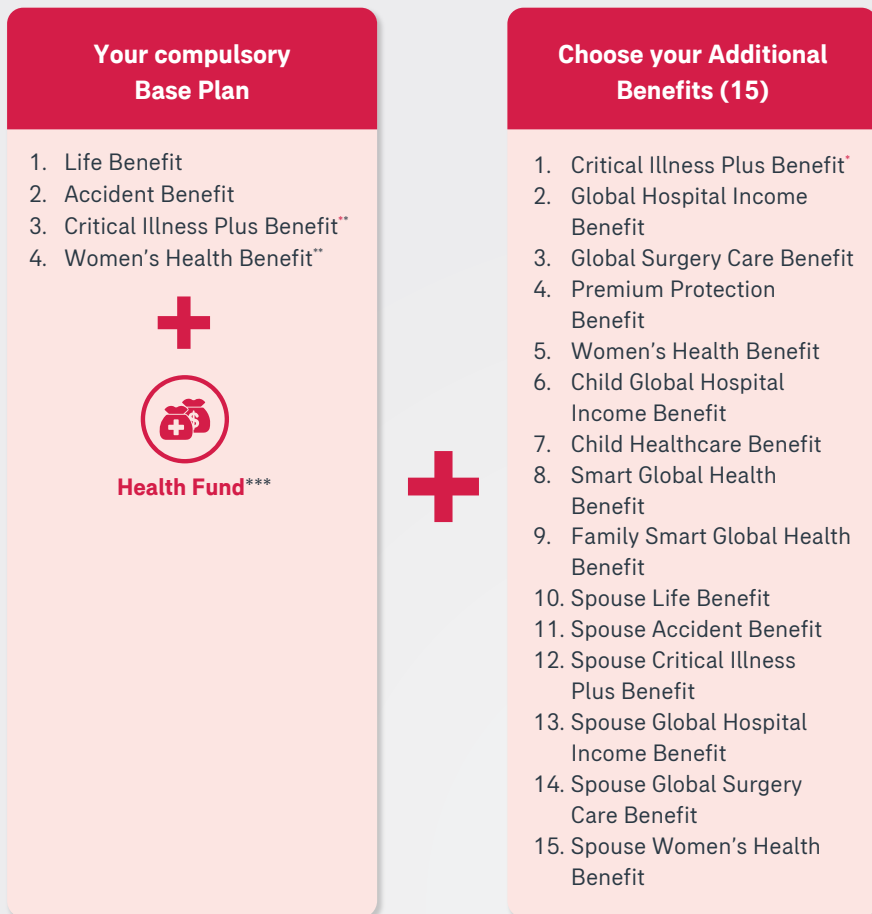
Hospital expenses  
**Coverage for  
Parents**



**Reinstatement  
benefit**

\* Please refer to the Policy Document for complete information and definitions on the conditions of critical illnesses covered by the Insurance Policy.

# AIA HEALTH PROTECTOR – At a Glance



\* Please refer to the Policy Document for complete information and definitions on the conditions of critical illnesses covered by the insurance policy.

\*\* If the **Life Assured** is a female, either Critical Illness Plus Benefit or Women's Health Benefit may be provided under the compulsory base plan depending on what you have selected. Also, it is possible to select either of the benefits under the Additional benefits if you prefer to opt the both benefits. i.e. You can select the Women's Health Benefit under your compulsory package and Critical Illness Plus Benefit under your Additional Benefits.

\*\*\* Women's Health Benefit is provided under the compulsory package only if the **Life Assured** is a female.

\*\*\* Each Premium amount pertaining to compulsory package and selected Additional Benefits will contribute towards your Health Fund.

# Smart Global Health Benefit (Additional Benefit)

## 11 Plans to Select From



Worldwide\* coverage for hospital expenses up to Rs. 50 million, until the age of 70.

- Select your cover from Rs. 250,000 up to Rs. 50 million per year.
- Convenience of cashless hospitalisation at over 60 hospitals in Sri Lanka and overseas.
- Coverage of Pre & Post hospitalisation expenses.\*

## Coverage for 136 Day Care Surgeries\*

136 Day Care Surgeries specified in the Policy Document are covered.



## Daily Cash Payments at AIA Approved Government Hospitals\*



1% of the Benefit Amount per day subject to a maximum of Rs. 25,000 per day (This is up to a maximum cap of 30% of Benefit Amount per policy year).

\* Worldwide coverage (Excluding United States and Canada) is available for a minimum cover of Rs. 2 Million.

\* There are limits on this cover/features.

\* In AIA approved government hospitals listed on AIA's website.



### **Coverage for You and Your Family\***

The choice of obtaining the hospitalisation cover as an individual on behalf of your family members or as a family cover for the entire family.

### **Coverage of Ambulance Charges\***

2% of the cover limit per Policy Year, for the use of licensed ambulance service.



### **Coverage for Organ Donors\***

Coverage of organ donor expenses during hospitalisation.

### **Coverage of Prosthesis and Implants\***

Actual expenses are covered, subject to a maximum sub-limit of 20% of the cover limit per Policy Year.



### **Coverage for Pre and Post Hospitalisation Expenses\***

Pre and post hospitalisation benefits are covered in case medical expenses are directly linked to the hospitalisation diagnosis.

\* There are limits on this cover/features.

### **Coverage for Dental Treatments\***

A comprehensive medical plan should include coverage for all health conditions. That's why we provide a separate cover for dental treatments.



### **Coverage for Maternity\***

The in-built maternity cover provides you peace of mind, knowing your medical bills are taken care of, when you are welcoming your new family member into the world.

### **Coverage for Hospitalisation in Ayurvedic Hospitals\***

Health Protector provides you coverage for hospitalisation even in government registered ayurvedic hospitals. Because, we believe that you should have the freedom to choose the type of treatment that's best for you.



### **Coverage for Hospital Admission Charges\***

Health Protector covers hospital admission charges, providing you with a truly comprehensive medical plan.



### **Coverage for your Parents\***

Now, you can include your parents to the same plan that you obtained to cover you and your family.

\* There are limits on this cover/feature.

# DETAILED BENEFITS OF SMART GLOBAL HEALTH BENEFIT

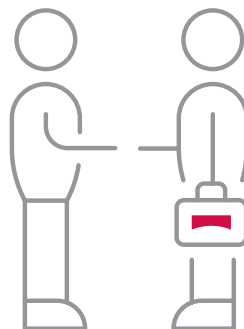
You can select the best suited plan for you and your loved ones from the below 11 plans.

| Benefit Schedule                                                                                                                                                            | Plan 1                                                                                                                                                                                                                                                           | Plan 2      | Plan 3   | Plan 4   | Plan 5                          | Plan 6   | Plan 7    | Plan 8    | Plan 9    | Plan 10   | Plan 11   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|----------|----------|---------------------------------|----------|-----------|-----------|-----------|-----------|-----------|
| Geographical Coverage                                                                                                                                                       | Sri Lanka, India, Singapore, Malaysia and Thailand                                                                                                                                                                                                               |             |          |          | Worldwide excluding US & Canada |          |           |           |           |           |           |
| Annual Overall Limit (AOL) - Smart Global Health Benefit Amount                                                                                                             | LKR 250,000                                                                                                                                                                                                                                                      | LKR 500,000 | LKR 1 Mn | LKR 2 Mn | LKR 3 Mn                        | LKR 5 Mn | LKR 10 Mn | LKR 20 Mn | LKR 30 Mn | LKR 40 Mn | LKR 50 Mn |
| 1.Hospitalisation Benefit                                                                                                                                                   | Reimbursement of your expenses incurred for Hospital Rooms, Boarding charges ,ICU ward and Nursing charges is subject to a maximum of 30% of your Smart Global Health Benefit Amount.                                                                            |             |          |          |                                 |          |           |           |           |           |           |
| (a) Daily Hospital Room and Boarding Benefit                                                                                                                                |                                                                                                                                                                                                                                                                  |             |          |          |                                 |          |           |           |           |           |           |
| Maximum room charges for treatment within Sri Lanka                                                                                                                         | Single Private AC room. (If admitted to a higher room category than a single private AC room outside Sri Lanka, then AIA will pay only 75% of the total eligible Smart Global Health Benefit Amount).                                                            |             |          |          |                                 |          |           |           |           |           |           |
| Maximum room charges for treatment outside Sri Lanka                                                                                                                        |                                                                                                                                                                                                                                                                  |             |          |          |                                 |          |           |           |           |           |           |
| (b) Daily ICU Hospital Room and Boarding Benefit                                                                                                                            |                                                                                                                                                                                                                                                                  |             |          |          |                                 |          |           |           |           |           |           |
| Maximum room charges for treatment within Sri Lanka                                                                                                                         | As per the actual expenses incurred during your hospitalisation.                                                                                                                                                                                                 |             |          |          |                                 |          |           |           |           |           |           |
| Maximum room charges for treatment outside Sri Lanka                                                                                                                        |                                                                                                                                                                                                                                                                  |             |          |          |                                 |          |           |           |           |           |           |
| 2.Surgical Benefit<br>(Includes Surgeon, Anesthetist, Medical Practitioner, Consultant and Specialist Fees)                                                                 | As per the actual expenses incurred for specified, reasonable and customary medical expenses during your hospitalisation.<br><br>In case of overseas treatment, there is a maximum cap of 2 doctor visits per patient per day.                                   |             |          |          |                                 |          |           |           |           |           |           |
| 3.Miscellaneous Hospital Services and Supplies Benefit<br>(Includes Operation Theatre Charges, Anesthesia, Blood, Oxygen, Medicines and Drugs, except non-medical services) | As per the actual expenses incurred for specified, reasonable and customary medical expenses during your hospitalisation (Sanitization, Linen and Administration charges will be covered subject to a maximum of 30% of the Smart Global Health Benefit amount). |             |          |          |                                 |          |           |           |           |           |           |

| Benefit Schedule                                                                                                                            | Plan 1                                                                                                                                                                                                                                                                                                                                                                              | Plan 2      | Plan 3      | Plan 4      | Plan 5                          | Plan 6        | Plan 7        | Plan 8        | Plan 9        | Plan 10       | Plan 11        |
|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|---------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Geographical Coverage                                                                                                                       | Sri Lanka, India, Singapore, Malaysia and Thailand                                                                                                                                                                                                                                                                                                                                  |             |             |             | Worldwide excluding US & Canada |               |               |               |               |               |                |
| Annual Overall Limit (AOL) - Smart Global Health Benefit Amount                                                                             | LKR 250,000                                                                                                                                                                                                                                                                                                                                                                         | LKR 500,000 | LKR 1 Mn    | LKR 2 Mn    | LKR 3 Mn                        | LKR 5 Mn      | LKR 10 Mn     | LKR 20 Mn     | LKR 30 Mn     | LKR 40 Mn     | LKR 50 Mn      |
| 4. Ambulance Charges                                                                                                                        | As per the actual expenses incurred, subject to a maximum of 2% of your Smart Global Health Benefit Amount                                                                                                                                                                                                                                                                          |             |             |             |                                 |               |               |               |               |               |                |
|                                                                                                                                             | This benefit is payable only when a licensed ambulance service is used.                                                                                                                                                                                                                                                                                                             |             |             |             |                                 |               |               |               |               |               |                |
|                                                                                                                                             | LKR 5,000                                                                                                                                                                                                                                                                                                                                                                           | LKR 10,000  | LKR 20,000  | LKR 40,000  | LKR 60,000                      | LKR 100,000   | LKR 200,000   | LKR 400,000   | LKR 600,000   | LKR 800,000   | LKR 1,000,000  |
| 5. Day Care Treatment<br>(Hospitalisation as an in-patient for less than 24 hours or a Day Care treatment carried out on out-patient basis) | You are covered with the 136 Day Care treatments / surgeries listed in the Policy Document.<br>(Out-patient procedures or treatments apart from the 136 listed Day Care surgeries will not be covered under your Smart Global Health Benefit Amount).                                                                                                                               |             |             |             |                                 |               |               |               |               |               |                |
| 6. Pre-Hospitalisation Expense Benefit<br>(Applicable for both Private and Public Hospitalisation)                                          | Payable up to 5% of your Smart Global Health Benefit Amount for expenses incurred within 30 days pre hospitalisation. This benefit is payable only for expenses incurred related to management of the diagnosis of your hospitalisation.                                                                                                                                            |             |             |             |                                 |               |               |               |               |               |                |
|                                                                                                                                             | LKR 12,500                                                                                                                                                                                                                                                                                                                                                                          | LKR 25,000  | LKR 50,000  | LKR 100,000 | LKR 150,000                     | LKR 250,000   | LKR 500,000   | LKR 1,000,000 | LKR 1,500,000 | LKR 2,000,000 | LKR 2,500,000  |
| 7. Post-Hospitalisation Expenses Benefit<br>(Applicable for both Private and Public Hospital)                                               | Payable up to 5% of your Smart Global Health Benefit Amount for expenses incurred within 30 days post hospitalisation. This benefit is payable only for expenses incurred related to management of the diagnosis of your hospitalisation.                                                                                                                                           |             |             |             |                                 |               |               |               |               |               |                |
|                                                                                                                                             | LKR 12,500                                                                                                                                                                                                                                                                                                                                                                          | LKR 25,000  | LKR 50,000  | LKR 100,000 | LKR 150,000                     | LKR 250,000   | LKR 500,000   | LKR 1,000,000 | LKR 1,500,000 | LKR 2,000,000 | LKR 2,500,000  |
| 8. Organ Donor Expenses                                                                                                                     | At the point of receiving a transplant of an organ your Smart Global Health Benefit Amount can cover the hospitalisation expenses of the donor.                                                                                                                                                                                                                                     |             |             |             |                                 |               |               |               |               |               |                |
| 9. Prosthesis and Implants                                                                                                                  | As per the actual expenses incurred subject to a maximum of 20% of your Smart Global Health Benefit Amount.                                                                                                                                                                                                                                                                         |             |             |             |                                 |               |               |               |               |               |                |
|                                                                                                                                             | LKR 50,000                                                                                                                                                                                                                                                                                                                                                                          | LKR 100,000 | LKR 200,000 | LKR 400,000 | LKR 600,000                     | LKR 1,000,000 | LKR 2,000,000 | LKR 4,000,000 | LKR 6,000,000 | LKR 8,000,000 | LKR 10,000,000 |
| 10. Overseas Treatment                                                                                                                      | In case of planned hospitalisation, it is mandatory to inform AIA in advance and obtain approval. Emergency hospitalisation needs to be informed to AIA within 48 hours of hospitalisation. If admitted to a higher room category than a single private AC room outside Sri Lanka, then the AIA will pay only 75% of your total eligible Smart Global Health Benefit Amount.        |             |             |             |                                 |               |               |               |               |               |                |
| 11. Hospitalisation in a non-paying ward<br>(AIA approved government hospitals)                                                             | Payable up to 1% of your Smart Global Health Benefit Amount per day subject to a maximum of LKR 25,000 per day.<br>Expenses pertaining to the investigations and drugs prescribed by the doctor in relation to the hospitalised condition in an AIA approved government hospital will be payable to you up to a maximum of 70% of your Smart Global Health Benefit Amount per year. |             |             |             |                                 |               |               |               |               |               |                |
|                                                                                                                                             | LKR 2,500                                                                                                                                                                                                                                                                                                                                                                           | LKR 5,000   | LKR 10,000  | LKR 20,000  | LKR 25,000                      | LKR 25,000    | LKR 25,000    | LKR 25,000    | LKR 25,000    | LKR 25,000    | LKR 25,000     |

| Benefit Schedule                                                   | Plan 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Plan 2                                   | Plan 3                                                                                                                                                                                                                                                                                                                                                  | Plan 4                                   | Plan 5                                   | Plan 6                                   | Plan 7                                   | Plan 8                                   | Plan 9                                    | Plan 10                                   | Plan 11                                   |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|-------------------------------------------|-------------------------------------------|-------------------------------------------|
| Geographical Coverage                                              | Sri Lanka, India, Singapore, Malaysia and Thailand                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                          |                                                                                                                                                                                                                                                                                                                                                         |                                          | Worldwide excluding US & Canada          |                                          |                                          |                                          |                                           |                                           |                                           |
| Annual Overall Limit (AOL)<br>- Smart Global Health Benefit Amount | LKR 250,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | LKR 500,000                              | LKR 1 Mn                                                                                                                                                                                                                                                                                                                                                | LKR 2 Mn                                 | LKR 3 Mn                                 | LKR 5 Mn                                 | LKR 10 Mn                                | LKR 20 Mn                                | LKR 30 Mn                                 | LKR 40 Mn                                 | LKR 50 Mn                                 |
| 12.No Claim Privilege                                              | Your Smart Global Health Benefit Amount will be increased by 25% (on straight line basis) on an annual basis in case of no claims made during the Policy Year. Such increase will subject to a maximum total increase of up to 100% of your initial Smart Global Health Benefit Amount. In case of a claim during a Policy Year which had an increased Benefit Amount, that Benefit Amount will reduce by 25% the next Policy Year. However, it will not reduce the Benefit Amount below your initial Smart Global Health Benefit Amount.                                                                                  |                                          |                                                                                                                                                                                                                                                                                                                                                         |                                          |                                          |                                          |                                          |                                          | Not Applicable                            |                                           |                                           |
| 13.Reinstatement Benefit                                           | In case of complete exhaustion of your Smart Global Health Benefit Amount, 100% of additional Smart Global Health Benefit Amount is available in case the reason for hospitalisation is not related to any of the preceding causes of hospitalisation. Reinstatement Benefit is available only once in a Policy Year (without any corresponding increase in premiums) and the balance Benefit Amount of the Reinstatement Benefit is not carried forward.                                                                                                                                                                  |                                          |                                                                                                                                                                                                                                                                                                                                                         |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |
| 14.Wellness Benefit                                                | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                          | After every 2 claim free Policy Years, 1% of your Smart Global Health Benefit Amount is payable for health check-ups at AIA's designated hospitals.<br>Payable on reimbursment basis subject to the maximum limit.                                                                                                                                      |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |
|                                                                    | LKR 10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | LKR 20,000                               | LKR 30,000                                                                                                                                                                                                                                                                                                                                              | LKR 50,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                                | LKR 50,000                                | LKR 50,000                                |
| 15.Dental Benefit                                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                          | Your medically necessitated dental treatments are covered by your Smart Global Health Benefit Amount up to a maximum of LKR 50,000.<br>All types of cosmetic dental treatments are excluded from your eligible Benefit Amount (e.g., scaling, polishing, dentures etc.).                                                                                |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |
|                                                                    | LKR 10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | LKR 10,000                               | LKR 10,000                                                                                                                                                                                                                                                                                                                                              | LKR 10,000                               | LKR 25,000                               | LKR 25,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                                | LKR 50,000                                | LKR 50,000                                |
| 16.Maternity Benefit                                               | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                          | Maximum of 2 deliveries covered during your Policy Term.                                                                                                                                                                                                                                                                                                |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |
|                                                                    | NVD<br>LKR 50,000<br>LSCS<br>LKR 100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | NVD<br>LKR 50,000<br>LSCS<br>LKR 100,000 | NVD<br>LKR 50,000<br>LSCS<br>LKR 100,000                                                                                                                                                                                                                                                                                                                | NVD<br>LKR 50,000<br>LSCS<br>LKR 100,000 | NVD<br>LKR 50,000<br>LSCS<br>LKR 100,000 | NVD<br>LKR 75,000<br>LSCS<br>LKR 150,000 | NVD<br>LKR 75,000<br>LSCS<br>LKR 150,000 | NVD<br>LKR 75,000<br>LSCS<br>LKR 150,000 | NVD<br>LKR 100,000<br>LSCS<br>LKR 200,000 | NVD<br>LKR 100,000<br>LSCS<br>LKR 200,000 | NVD<br>LKR 100,000<br>LSCS<br>LKR 200,000 |
| 17.Hospital Admission Charges                                      | As per the actual expenses incurred, covered subject to maximum limits below.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                          |                                                                                                                                                                                                                                                                                                                                                         |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |
|                                                                    | LKR 10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | LKR 15,000                               | LKR 17,500                                                                                                                                                                                                                                                                                                                                              | LKR 20,000                               | LKR 20,000                               | LKR 22,000                               | LKR 22,000                               | LKR 22,000                               | LKR 22,000                                | LKR 22,000                                | LKR 22,000                                |
| 18.Ayurvedic Treatment<br>(Alternative Medicine)                   | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                          | Minimum 24-hour hospitalisation in a government hospital or in any institute registered under the Ayurvedic Medical council with a valid registration number will be covered. 5% of the Smart Global Health Benefit Amount is payable subject to a maximum of Rs.50,000 per policy year.<br>Payable on reimbursment basis subject to the maximum limit. |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |
|                                                                    | LKR 50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | LKR 50,000                               | LKR 50,000                                                                                                                                                                                                                                                                                                                                              | LKR 50,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                               | LKR 50,000                                | LKR 50,000                                | LKR 50,000                                |
| 19.Waiting Periods applicable for Benefits                         | <ul style="list-style-type: none"><li>• 90 days Waiting Period from the date of policy commencement or date of reinstatement, whichever is later, if cause of claim is not due to an accident.</li><li>• 1 year Waiting Period applicable for common surgical conditions listed.</li><li>• 2 claim free Policy Years applicable for the Wellness Benefit.</li><li>• 180 days Waiting Period applicable for the Dental Benefit.</li><li>• 24 months Waiting Period applicable for the Maternity Benefit.</li><li>• 180 days Waiting Period applicable for the Alternative Medicine Benefit (Ayurvedic treatment).</li></ul> |                                          |                                                                                                                                                                                                                                                                                                                                                         |                                          |                                          |                                          |                                          |                                          |                                           |                                           |                                           |

Health Protector provides you with access to the 'Second Medical Opinion' service\* free of charge. This service allows you to obtain a Second Medical Opinion from a world-renowned specialist.

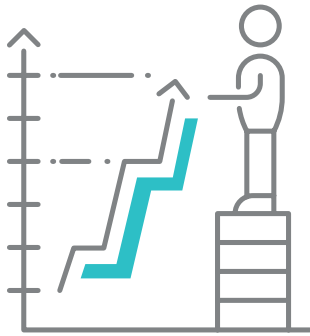


## Reinstatement Benefit\*

- Even though none of us plan to exhaust the medical plan limit during a year, there could be instances where this happens before the end of a Policy Year. But what happens when you need to be hospitalised again for some other illness/injury?
- We've got you covered! In the event you completely exhaust your Smart Global Health Benefit limit during a Policy Year, we provide you with another 100% of your Smart Global Health Benefit for the rest of the year, if the reason for hospitalisation is not related to any of the preceding causes of hospitalisation during the same Policy Year. This benefit is available once every Policy Year.

\* This is a value added service offered by AIA. The continuation of this service is at the sole discretion of the company.

\* There are limits on this cover/feature.



## Did you know?

Using the Wellness Benefit doesn't impact your No Claim Privilege.

## WHAT WOULD HAPPEN TO YOUR HOSPITALISATION COVER IF YOU DON'T USE IT EACH YEAR?

We understand that you may not use your Smart Global Health Benefit every year. That's why we have designed special benefits to reward you for those years that you don't make a claim.

### Wellness Benefit\*

Staying healthy is the best thing. This cover allows you to undergo medical check-ups, so that you can continue to measure and monitor your health.



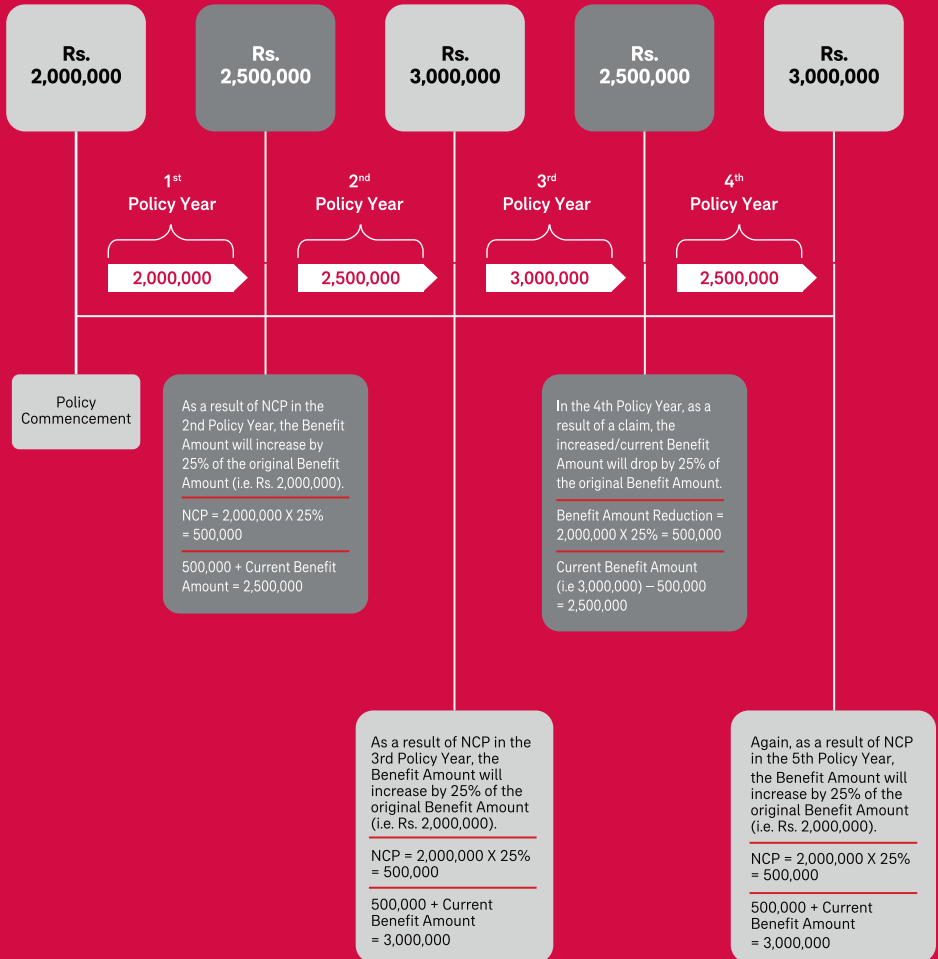
### No Claim Privileges

AIA Health Protector rewards you for staying healthy with a No Claim Privilege that increases your protection by 25% for each year that you don't make a claim. You can get your Smart Global Health Benefit doubled with the No Claim Privilege.



\* There are limits on this cover/feature.

## HERE IS AN EXAMPLE OF HOW THE NO CLAIM PRIVILEGE (NCP) WORKS:



EXAMPLES

HOW DOES AIA HEALTH PROTECTOR PROVIDE YOU BENEFITS?

Sanuka is 35 years old (at next birthday). He is doing well in his career and living life to its fullest.  
He purchased AIA HEALTH PROTECTOR with the following benefits:

|                                                  |               |
|--------------------------------------------------|---------------|
| Life Benefit                                     | Rs. 3,000,000 |
| Accident Benefit                                 | Rs. 3,000,000 |
| Critical Illness Plus Benefit                    | Rs. 3,000,000 |
| Smart Global Health Benefit (Worldwide Coverage) | Rs. 2,000,000 |
| Global Surgery Care Benefit                      | Rs. 1,000,000 |
| Global Hospital Income Benefit (Per Day)         | Rs. 10,000    |
| Policy Term                                      | 35 years      |
| Policy Coverage                                  | till age 70   |
| Annual Premium                                   | Rs. 273,916   |



## If Sanuka gets hospitalised from a heart attack,



Sanuka's hospital bill will be paid through the Smart Global Health Benefit and no cash required at admission. Admission/ Administration charges will be covered subject to a maximum of Rs. 20,000.



Sanuka will receive Rs. 3,000,000 as his Critical Illness Plus benefit.



Sanuka will get a total of Rs. 80,000 from the Global Hospital Income Benefit (7 days of hospitalisation plus an additional day as the post-hospitalisation benefit).



## A few months later he is fit for heart surgery and he gets hospitalised in Singapore,



His bills of Rs.3 million and pre-hospital expenses of Rs.70,000 are reimbursed through the Smart Global Health Benefit.



He receives Rs. 1 million from the Global Surgery Care cover.



He gets Rs. 100,000 from the Global Hospital Income Benefit (8 days of hospitalisation plus an additional 2 days as the post hospitalisation benefit).



If sanuka hadn't made a claim over 4 years sanuka's Smart Global Health Benefit will be doubled (increased to Rs. 4 million because of the No Claim Privilege).



## Did you know?

Health Protector offers a 'Loyalty Reward' at maturity to ensure a large health fund at maturity so you can continue to afford quality healthcare even after the age of 70.

Your Premiums are carefully managed by professional fund managers who help to ensure that your Health Fund grows each year. We also reward your loyalty with a significant Loyalty Reward which ranges from 200% to 3,650% of your Total Annual Premium. This leaves you with a larger Health Fund, so you can continue to take care of yourself even after the age of 70.

Let's consider the same example we looked at earlier. Sanuka is 35 years old (at next birthday) in 2025 and he plans to be protected till age 70 (Policy Term of 35 years) with a Total Annual Premium of Rs. 273,916 paid annually. His illustrated Health Fund value at maturity would be as follows:

|                                             | Assumed Dividend Rates (Values in Rs.) |            |            |
|---------------------------------------------|----------------------------------------|------------|------------|
|                                             | 4 % p.a.                               | 8 % p.a.   | 10 % p.a.  |
| Health Fund at Maturity with Loyalty Reward | 6,640,524                              | 15,286,912 | 24,223,144 |

The Loyalty Reward applicable for this illustrated example is 1,150% of the Total Annual Premium which is or Rs. 3,150,034. If you have paid your premiums on time, this amount will also be added to your Health Fund at the maturity.

Projected values in the above tables are calculated by using assumed Dividend Rates of 4%, 8% and 10% and applying the relevant charges and assuming all Premiums are paid on the respective due dates. The illustration values above will change based on the Premium Payment Mode selected (half yearly, quarterly or monthly). These assumed Dividend Rates are not guaranteed and are not the upper or lower limits of what you might get.



## Did you know?

The Self-Pay option is more advantageous if you are obtaining Health Protector with a family cover. (Family cover is available with Smart Global Health Benefit)

## HERE'S HOW TO MAKE THE MOST OF YOUR POLICY



### Self-Pay

This is an option which allows you to obtain higher cover values at a discounted premium. You can opt to bear the initial hospitalisation expenses and receive discounts on your 'Smart Global Health Benefit' cover premium. There are two Self Pay options for you to choose from.

#### OPTION 1

Claims up to first Rs. 50,000 per year to be borne by you

#### OPTION 2

Claims up to first Rs. 100,000 per year to be borne by you

If you have another medical insurance plan or you are covered by your employer, this option is best suited for you. You can use your existing insurance plan to cover the initial hospitalisation expenses up to the selected Self-Pay value every year. By doing this, you get to enjoy a significant Premium discount every Policy Year.

You need a plan like Health Protector even though you already have corporate health and medical insurance from your workplace.

- Your corporate health cover will cease when you leave the company.
- You will retire at 55 years and you will lose your corporate health cover by then.
- You might not be able to obtain a new health insurance with an affordable Premium at that age.
- Health Protector also includes a Life Benefit that your corporate health cover doesn't offer.

HERE IS AN EXAMPLE OF HOW  
THE SELF-PAY OPTION WORKS:

Let's consider the same example we looked at earlier. Sanuka is 35 years old (at next birthday and he plans to be protected till age 70 (Policy Term of 35 years) with a Total Annual Premium of Rs. 273,916 paid annually. This would be his Premium, had he not chosen the Self-Pay option.

Let's assume that Sanuka is considering a Self-Pay option of Rs. 50,000 or Rs. 100,000. Then he will receive discounts on his Smart Global Health Benefit Premium based on the value of the Self-Pay option selected.

The Premium discount he receives is applicable during every Policy Year.

| Self-Pay option value | Premium without Self-Pay | Premium with Self-Pay |
|-----------------------|--------------------------|-----------------------|
| Rs. 50,000            | Rs. 273,916              | Rs. 240,562           |
| Rs. 100,000           |                          | Rs. 227,397           |

In the event of a claim, all Sanuka has to do is bear the hospitalisation expense amount up to the selected Self-Pay amount, every year. He can use his workplace medical insurance or any other medical plan that he might have for this purpose. AIA will cover Sanuka for hospitalisation expenses up to Rs. 2 million (as this is the selected Smart Global Health Benefit amount) every Policy Year.

AIA Health Protector provides a variety of Health and Wellness offers that gives you a comprehensive solution beyond Life Insurance.



## Value-added services for the wellbeing of you and your loved ones



- Free unlimited online doctor consultations



- Up to 25% discounts at any Singer Branch



- 15% discount at My Dentist Clinics



- Free unlimited online doctor consultations
- 1 Free island wide medicine delivery per month and 30% discount from the 2<sup>nd</sup> delivery onwards
- 10% discount for home lab tests



- 12% discount on Spectacles/ Sunglasses
- Free eye screening test, basic hearing test and eye pressure test
- 15% discount on visual fitness assessment test



- Up to 40% discounts at High Octane Fitness gyms



- Up to 20% discounts at Siddhalepa Ayurvedic Hospitals and Clinics



- Up to 30% discounts at Hemas Hospitals



- Up to 20% discounts at Ayur by Nawaloka Care Premier

Terms & Conditions apply.

Note: All the additional value-added services offered are provided by third party service providers. AIA shall not be liable for the quality, accuracy or any other aspect of such services. AIA do not guarantee the continuance of such services and such services may be modified/ discontinued at any time without any prior notice or replacement. Such services shall be obtained by you at your sole discretion. You will be required to adhere to the terms and conditions that may be imposed on you by those service providers when you opt for these services. AIA shall not be liable for any loss, damage, cost or expense, whatsoever, suffered or incurred by you or any other person in connection with such services.

## OTHER PRODUCT INFORMATION

### Age Limit

- 19 to 61 years (Next Birthday)

### Policy Term

- Minimum Policy Term - 10 years
- Maximum Policy Term - Subject to maximum cover ceasing at the age of 70 years

### Payment Mode

- Annually, Half-yearly, Quarterly and Monthly

| Applicable Allocation Charges      | Policy Year     |                 |                 |                 |                 |                         |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------------|
|                                    | 1 <sup>st</sup> | 2 <sup>nd</sup> | 3 <sup>rd</sup> | 4 <sup>th</sup> | 5 <sup>th</sup> | 6 <sup>th</sup> onwards |
| Allocation Charge on Basic Premium | 75%             | 60%             | 60%             | 40%             | 40%             | 0%                      |
| Allocation Charge on Top-Ups       | 0%              |                 |                 |                 |                 |                         |

| Applicable Surrender Charges | Policy Year     |                 |                 |                                    |
|------------------------------|-----------------|-----------------|-----------------|------------------------------------|
|                              | 1 <sup>st</sup> | 2 <sup>nd</sup> | 3 <sup>rd</sup> | 4 <sup>th</sup> to 7 <sup>th</sup> |
| Surrender Penalty            | 100%            |                 |                 | 100% to 0%*                        |

\*Linearly grading down over the years

### Annual Guaranteed Dividend Rates

| Year                             | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023   | 2024   | 2025 |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|------|
| Minimum Guaranteed Dividend Rate | 8%    | 8%    | 8%    | 8%    | 8%    | 8%    | 8%    | 8%    | 8%    | 8%     | 8%     | 8%   |
| Actual Declared Dividend Rate    | 9.88% | 9.55% | 9.46% | 9.63% | 9.37% | 9.99% | 9.18% | 8.47% | 9.24% | 10.76% | 10.58% |      |

The Minimum Annual Dividend Rate guaranteed for the year 2025 is 8%.

Please note that the Minimum Guaranteed Dividend Rate and the actual Dividend Rate declared annually may vary based on the expected yield of the Life Fund and this could be lower, higher or similar to the Dividend Rates declared in the past.

### Administration Charge

- Rs. 1948.71 per annum for 2025 increasing by 10% every January 1<sup>st</sup>

### Fund Management Charge

- 0.75% per annum

### Risk Charges on Life and Other Benefits

- Charged on each benefit amount on attained age rates from the Health Fund

## TERMS AND CONDITIONS

This product can be obtained only from a licensed AIA Wealth Planner, AIA Financial Planning Executive or from an Authorized Broker.

You have the right to choose an insurer and / or an insurance product of your choice and / or to refuse any insurance product that is bundled or tiered with any financial products or services provided by a Bank or any other institute.

This is only a product overview. Terms and Conditions apply.

For more details on benefits, exclusions, terms and conditions, please read the policy document carefully before concluding a sale.

You will also be provided with a Sales Illustration/Quotation before signing your Proposal Form which further elaborates the product features and disclosures. If the Life Assured is not the Policy Owner, the benefits provided by the policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured.

## CONTACT INFORMATION

You can contact your AIA Wealth Planner, AIA Financial Planning Executive, Authorized Broker or call us on 0112 310 310

# AIA INSURANCE

AIA Insurance Lanka Limited is licensed by the Insurance Regulatory Commission of Sri Lanka (IRCSL).



AIA promises to donate Rs. 100/- to the Sri Lanka Cancer Society, for every policy sold.



HEALTHIER, LONGER,  
BETTER LIVES