

HEALTH

AIA HEALTH PROTECTOR



**Comprehensive health with  
life insurance for you & your family**

[aialife.com.lk](http://aialife.com.lk)



**HEALTHIER, LONGER,  
BETTER LIVES**

No one plans to get sick or hurt, but most people could need medical care at some point. And, if that time comes, you want to be well prepared. After all, you want to be able to afford the best medical treatment available, anywhere in the world. We owe it to ourselves and to our loved ones who depend on us, to ensure our health is taken care of. That is why AIA Health Protector is specially designed to protect you and those that matter the most to you.

## INTRODUCING AIA HEALTH PROTECTOR

**A solution that offers you and your family the following benefits**



### **Worldwide\* coverage for hospital expenses up to Rs. 20 million, until age 70**

- Select your cover from Rs. 250,000 up to Rs. 20 million per year.
- Convenience of cashless hospitalisation at over 60 hospitals in Sri Lanka.
- Coverage of Pre & Post hospitalisation expenses.\*



### **Worldwide coverage for 250 surgeries & 136 one-day surgeries\***



### **Coverage for 37 critical illnesses\* including Cancer, Heart Attack, Stroke & Kidney Failure**



### **Daily cash income up to Rs. 20,000 per day, to deal with any unexpected expenses due to hospitalisation**

- Payment even when hospitalised in a government hospital.
- Cash up to 200 days per year.



### **Flexibility to withdraw funds in an emergency\***



### **A Life Insurance Benefit for the family, if you pass away**

Your family can choose to continue your policy and continue to have their health protected even after you pass away.\*

## INTRODUCING SELF-PAY



Here's an option that only AIA offers. You can opt to bear the initial hospitalisation expenses (Rs. 50,000 per year) and receive discounts (up to 42%) on your 'Global Hospitalisation Care' cover premium.

## NO CLAIM PRIVILEGES



AIA Health Protector rewards you for staying healthy, with a No Claim Privilege that increases your protection by 10% each year that you don't make a claim. You can get your 'Global Hospitalisation Care' cover doubled in 10 years with the No Claim Privilege.

## A large Health Fund at maturity so you can continue to afford quality healthcare even after 70!

Your Premiums are carefully managed by professional fund managers who help ensure that your Health Fund grows each year. Furthermore, we reward you for 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 70.

For example, if you are 35 years old (at next birthday) in 2018 and you plan to be protected till age 70 (Policy Term of 35 years) with a Total Annual Premium of Rs. 235,943 paid annually, your illustrated Health Fund value at maturity would be as follows:

	Assumed Dividend Rates (Values in Rs)		
	4 % p.a.	8% p.a.	12% p.a.
Health Fund at maturity with Loyalty Reward	4,688,808	11,659,840	31,198,142

The Loyalty Reward applicable for this illustrated example is 1,150% of Total Annual Premium or Rs 2,713,345.

Projected values in the above tables are calculated by using assumed dividend rates of 4%, 8% and 12% and applying the relevant charges and assuming all premiums are paid on the respective due dates. The illustrated values above will change based on the premium payment mode selected (i.e. half yearly or quarterly). These assumed dividend rates are not guaranteed and are not the upper or lower limits of what you might get.

## Here is an example of how Health Protector works:

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

■ Global Hospitalisation Care Cover	Rs 2,000,000
■ Critical Illness Plus Benefit	Rs 3,000,000
■ Global Surgery Care Cover	Rs 1,000,000
■ Hospital Income Benefit per day	Rs 10,000
■ Life Insurance Benefit	Rs 3,000,000
■ Accident Benefit	Rs 3,000,000
Policy term	35 years
Policy coverage	till age 70
Premium	Rs. 235,943



At age 42 Sanuka collapses at work with a chest pain.



It is diagnosed as a heart attack.



Sanuka is admitted to a hospital - no cash required at admission.

### By this time Sanuka's Global Hospitalisation Care Cover has increased to Rs. 3.4 million because of the No Claim Privilege over 7 years.



Hospital bills of Rs. 300,000 are paid by the Global Hospitalisation Care (GHC) cover.



He gets a total of Rs. 80,000 via the Hospital Income Benefit (7 days of hospitalisation plus an additional day as the post hospitalisation benefit).



He receives Rs. 3 million as his Critical Illness Plus Benefit.



A few months later he is fit for heart surgery.



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



He gets hospitalised in Singapore and his bills of Rs. 3 million and pre-hospital expenses of Rs. 70,000 are reimbursed by the Global Hospitalisation Care cover.



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

## IMPORTANT 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 70 years of age
- Payment mode - Annually, Half-Yearly & Quarterly

### 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> +
Allocation Charge on Total 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

### Administration Charge

- Rs. 1,000 per annum for 2018 increasing 10% each 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 based rates from the Health Fund

### Terms and Conditions

If the Life Assured is not the Policy Owner the benefits provided by this Policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured. This product can be obtained only from a licensed AIA Wealth Planner or Financial Planning Executive.

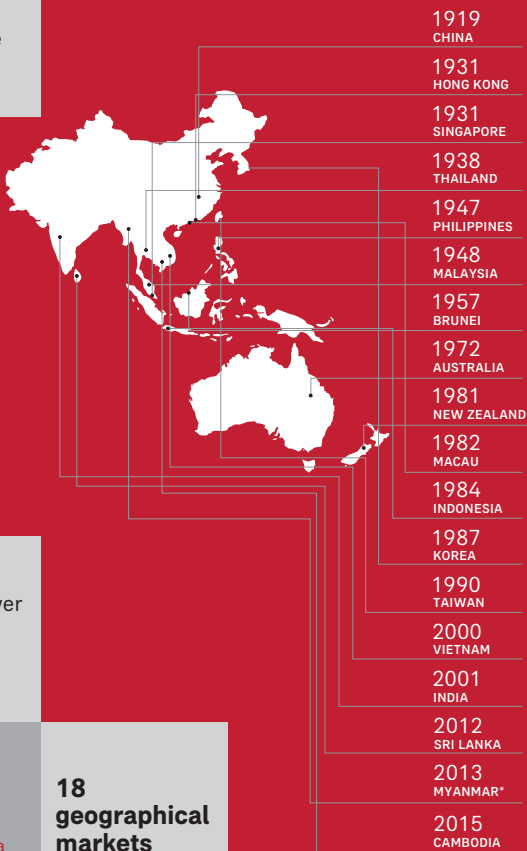
\* Worldwide coverage is excluding United States and Canada and is available for a minimum cover of Rs. 2 million. Sri Lanka, India, Singapore, Malaysia & Thailand are available for covers up to Rs. 1 million.

\* There are limits on this cover/feature. Terms & Conditions apply.

\* This option will be available only if spouse life cover was obtained. This is only a product overview. Terms & Conditions apply. For full product details, Terms & Conditions please refer the Policy Document.

## About AIA

AIA Group is the pre-eminent life insurance provider in the Asia Pacific region.



A total Sum Assured of over **US\$1 trillion**

**Almost 100 years** of history in Asia

**18 geographical markets**

More than **30 million** individual policies

More than **16 million** group scheme members

\* AIA has a representative office in Myanmar



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