

HEALTH

A-Plus BabyCare Xtra

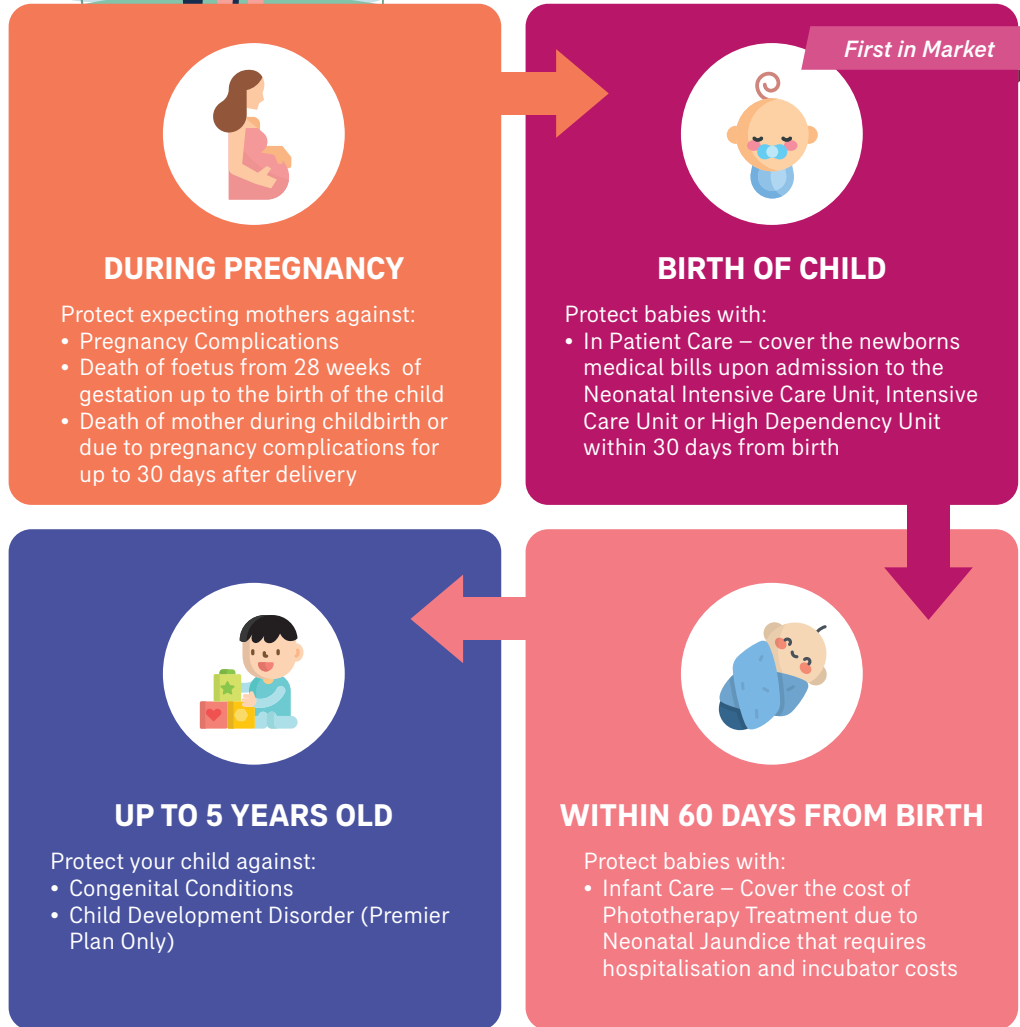
ULTIMATE PROTECTION FOR YOUR BABY, NOW AND BEYOND





While expecting a new bundle of joy to your world will be one of the most momentous occasions of your life, there are bound to be many things going through your mind during your pregnancy. In the midst of setting up the nursery, making extra trips to the doctor for prenatal appointments and figuring out how to securely fasten your brand new baby car seat, it's surprisingly easy to overlook health coverage to protect your newborn child.

Let A-Plus **BabyCare Xtra** provide you with the best in class protection during those important pregnancy months as well as during those crucial years of infancy.



A closer look at the benefits

PROTECTION FOR YOUR BABY



REIMBURSE UP TO RM10,000 FOR IMMEDIATE NEWBORN MEDICAL COVERAGE FOR YOUR BABY!

Protect your baby from birth! Let us close the medical protection gap for you today with A-Plus **BabyCare Xtra** – the first plan in the market that reimburses you for the cost of medical treatment and hospital related charges in the first 30 days from birth should your baby be admitted to the Neonatal Intensive Care Unit (neonatal ICU), Intensive Care Unit (ICU) or High Dependency Unit (HDU).

Additionally, we also cover the cost of phototherapy treatment due to Neonatal Jaundice that requires hospitalisation and cost of incubator within 60 days from birth.

Note: Typically, the standard medical plan will only provide coverage to newborn babies after they have attained the age of 30 days.

COMPREHENSIVE PROTECTION FOR YOUR BABY STARTS FROM BIRTH - UP TO RM30,000 EVERY YEAR DEPENDING ON THE PLAN YOU CHOOSE!

CONGENITAL CONDITIONS BENEFIT

With the escalating healthcare costs nowadays, hospitalisation is an area that parents cannot overlook. A-Plus **BabyCare Xtra** covers your little one against 19 congenital conditions and ensures they get the necessary treatment in the hospital up to the age of 5 without you having to worry about the cost of treatment.

CHILD DEVELOPMENT DISORDER BENEFIT (Premier Plan Only)

We also understand that seeking early treatment is very crucial if your child is not meeting certain development milestones for his or her age such as facing problems in learning how to play, learn, speak, write, act, move, etc. A-Plus **BabyCare Xtra** focuses on child development therapy for Autism Spectrum Disorder, Attention Deficit Hyperactivity Disorder, Dyslexia and Gross Motor or Speech Developmental Delay, up to the age of 5.


PROTECTION FOR THE MOTHER
PREGNANCY CARE BENEFIT UP TO RM 10,000 DEPENDING ON THE PLAN CHOICE

A-Plus **BabyCare Xtra** provides your coverage for 7 pregnancy complications and the untimely loss of your baby from 28 weeks of gestation up to the birth of the child.

LIFE PROTECTION AGAINST THE UNEXPECTED

In the event of an untimely death of the mother due to childbirth or pregnancy complications for up to 30 days after delivery, a lump sum benefit of up to RM30,000 is payable, depending on the plan chosen.

Schedule of Benefits

No.	Benefits	Coverage Period	Starter	Basic	Standard	Premier
1	a) In-Patient Care Admitted to a hospital in the Neonatal Intensive Care Unit / Intensive Care Unit / High Dependency Unit	Within first 30 days from birth of the Insured	Not applicable	As charged, subject to Reasonable and Customary Charges up to RM5,000 per lifetime	As charged, subject to Reasonable and Customary Charges up to RM7,500 per lifetime	As charged, subject to Reasonable and Customary Charges up to RM10,000 per lifetime
	b) Infant Care <ul style="list-style-type: none"> • Cost of Phototherapy Treatment Session due to Neonatal Jaundice – requiring hospitalisation • Cost of Incubator in hospital 	Within first 60 days from birth of the Insured				
2	Pregnancy Complications Benefit 1. Disseminated Intravascular Coagulation 2. Eclampsia 3. Abruptio Placentae 4. Amniotic Fluid Embolism 5. Acute Fatty Liver of Pregnancy (AFLP) during Pregnancy 6. Placenta Increta/ Percreta 7. Postpartum Haemorrhage requiring Hysterectomy	Pregnancy Period	Not applicable	RM5,000 lump sum	RM7,500 lump sum	RM10,000 lump sum
	Death of Foetus Benefit (after 28 th weeks of gestation up to the birth of the child)					

No.	Benefits	Coverage Period	Starter	Basic	Standard	Premier
3	Death of Mother due to Childbirth / Pregnancy Complications	a. Prior to delivery, and b. Up to 30 days after delivery	Not applicable	RM5,000 lump sum	RM15,000 lump sum	RM30,000 lump sum
4	a) Hospitalisation Benefit- due to Covered Congenital Conditions 1. Ventricular Septal Defect 2. Cerebral Palsy 3. Atrial Septal Defect 4. Tetralogy of Fallot 5. Transposition of Great Vessels 6. Coarctation of the Aorta 7. Infantile Hydrocephalus 8. Spina Bifida 9. Cleft Lip with / without Cleft Palate 10. Congenital Cataract 11. Congenital Deafness 12. Anal atresia 13. Oesophageal Atresia 14. Congenital Diaphragmatic Hernia 15. Tracheo-oesophageal Fistula 16. Absence of two limbs 17. Down Syndrome 18. Truncus Arteriosis 19. Retinopathy of Prematurity	Up to the Insured attaining age 5	As charged, subject to Reasonable and Customary Charges up to RM5,000 per year	As charged, subject to Reasonable and Customary Charges up to RM5,000 per year	As charged, subject to Reasonable and Customary Charges up to RM15,000 per year	As charged, subject to Reasonable and Customary Charges up to RM30,000 per year

No.	Benefits	Coverage Period	Starter	Basic	Standard	Premier
	b) Child Development Disorder Benefit 1. Autism Spectrum Disorder 2. Attention Deficit Hyperactivity Disorder 3. Dyslexia 4. Gross Motor or Speech Developmental Delay	Up to the Insured attaining age 5	Not applicable	Not applicable	Not applicable	As charged, subject to Reasonable and Customary Charges up to RM30,000 per year <i>(This benefit limit is shared between Benefit No. 4a and 4b)</i>

Notes:

- All amounts shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.
- We shall only reimburse reasonable and customary charges on eligible expenses.
- The information above is not exhaustive. It is recommended that you request a copy of the Sales Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

Frequently asked questions

Q: What is A-Plus BabyCare Xtra?

A: A-Plus BabyCare Xtra is a unit deducting rider that can be attached to the A-Life Joy Xtra plan. This rider provides protection for you and your child against unexpected hospitalisations from birth, Congenital Conditions, Child Development Disorders and Pregnancy related complications or death.

Q: Who can buy A-Plus BabyCare Xtra?

Entry Age	Minimum	Maximum
Mother (Policy Owner)	18 years old	45 years old
Unborn Child (Insured)	13 weeks of gestation	35 weeks of gestation

For existing A-Life Lady360 or A-Life Lady customers only

Entry Age	Minimum	Maximum
Mother (Policy Owner)	18 years old	40 years old
Unborn Child (Insured)	<14 weeks of gestation	

Q: What is the coverage period for A-Plus BabyCare Xtra?

A: This rider covers your child until he or she turns 5 years old.

Q: What is the coverage amount for A-Plus BabyCare Xtra that I can purchase?

A: There are 4 plans available for A-Plus BabyCare Xtra. Please refer to the Schedule of Benefits of A-Plus BabyCare coverage amount.

Q: What is the Cost of Insurance that I have to pay?

A: Please refer to the table below for some indicative Cost of Insurance:

Plan\Policy Year	1	2	3 - 6
Starter	RM96	RM27	RM27
Basic	RM459	RM195	RM27
Standard	RM723	RM327	RM63
Premier	RM963	RM495	RM141

Q: Is the Cost of Insurance for A-Plus BabyCare Xtra guaranteed?

A: The Cost of Insurance for this rider is not guaranteed and the Company reserves the right to revise the Cost of Insurance by giving the policyholders 3 months written notice prior to the next policy anniversary.

Q: What are the fees and charges that I have to pay?

A: There are no fees and charges other than the Cost of Insurance.

Q: Are the premiums paid for A-Plus BabyCare Xtra eligible for income tax relief?

A: Yes, the premiums apportioned to this unit deducting rider may qualify you for personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

Q: What are the major exclusions for A-Plus BabyCare Xtra?

A: This rider does not cover:

- Pregnancy conceived through artificial insemination and/or assisted conceptions including any condition that arises directly or indirectly due any complications resulting from the fertility treatment, other than pregnancy conceived via In-Vitro Fertilization (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI);
- Pregnancy with more than two foetuses;
- Any Pre-existing Illness prior to the effective date of the policy;
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, vitamins/food supplements and treatments specifically for weight reduction or gain;
- Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
- Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof;
- A self-inflicted injury or attempted suicide while sane or insane;
- Intoxication by substance, alcohol or drugs not prescribed by a medical practitioner;
- Dental care and/or treatment, cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery;
- Experimental or unlicensed treatment or test;
- Any event giving rise to a claim on the Insured caused directly or indirectly by the intentional act of the policy owner or person who will otherwise be entitled to the benefit payable;
- The use of unprescribed drugs where such drugs as required by law are to be prescribed by a registered medical practitioner; or
- The mother opts for Elective (Voluntary) Medical or Surgical Termination of Pregnancy other than for certified medical reasons and other than by certified medical process under the supervision of a registered Physician or Specialist.

Note: The list is non-exhaustive. Please refer to the policy contract for full details of the exclusions.

For your attention

General disclosures:

1. You should be satisfied that this plan will best serve your needs and that you can afford the premiums payable under this policy.
2. If the basic policy of the Investment-Linked Insurance to which this rider is attached, is cancelled within the 15-day free look period, the unallocated premiums of the basic policy value of units (if any), any insurance charges and Monthly Service Charge that have been deducted less medical expenses (if any) will be refunded.
3. The Cost of Insurance for this plan is not guaranteed, you will need to pay additional premium if the Cost of Insurance is revised. The Company reserves the right to revise the Cost of Insurance by giving the policyholders 3 months' written notice.
4. Please note that the Company reserves the right to revise the Monthly Service Charge by giving the policyholders 3 months' written notice.
5. You are advised to refer to the Sales Illustration and Product Disclosure Sheet for further information.
6. You should ensure that important information regarding this rider is disclosed to you and you understand the information disclosed. If there is ambiguity, you should seek clarification from the Company.
7. Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical and Health Insurance' available at all our branches or you can obtain a copy from your AIA Life Planner or visit www.insuranceinfo.com.my.
8. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses/ pre-existing conditions of the new plan.
9. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the Sales Illustration and Product Disclosure Sheet 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 & Find Out More Hubungi Kami & Dapatkan Maklumat Lanjut 联络我们以了解更多

Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakili Sah AIA jika anda mempunyai apa-apa soalan. Kami sentiasa bersedia untuk membantu.

若您有任何疑问, 请联络您的AIA寿险策划师 / AIA授权代表。
我们乐意随时为您提供服务。

Underwritten by:

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