

# AIA HEALTH COVER

MORE COVERAGE  
FOR MORE CONTROL

Worry less about medical expenses  
and focus more on the things that matter.



HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES



# AIA HEALTH COVER

A photograph of a man and a young girl swinging happily on a swing set in a park. The man is on the right, wearing a dark blue jacket over a brown sweater and light blue jeans. The girl is on the left, wearing a blue jacket over a white sweater and brown pants. They are both smiling and looking towards each other. The background shows trees and a wooden fence.

We know you can't help but worry about a lot of things in life. Your hospital bills shouldn't add to that. That's why there's AIA Health Cover. It's a peso-denominated variable life insurance that provides comprehensive health and protection benefits.

Now, you can focus on getting better, and taking back control of your life so you can support the ones you love.

## **THIS IS JOSHUA, 45 (non-smoker)**

He wants a plan that will help make sure that he is financially ready for any possible diagnosis of a critical illness, or hospitalizations. He chooses AIA Health Cover with the following benefits.

# STAY IN CONTROL WITH AIA HEALTH COVER

AIA Health Cover offers a full range of health benefits:



## Critical Protect 80

If Joshua is diagnosed with any of the 57 covered Major Critical Illnesses before or upon reaching 80 years old, he will receive P1,000,000 to help him on his expenses. Once this is claimed, Joshua still has his Life Insurance Coverage until age 100.



## Minor Critical Illnesses 80

In case Joshua is diagnosed with any of the listed minor critical illnesses, he will receive 25% of his Critical Protect 80 coverage or P250,000 in advance.



## Waiver of Premium for Critical Illnesses

Joshua's plan also waives his premium payment if he is diagnosed with any of the covered critical illnesses.



## Life Insurance Coverage

If Joshua passes away, his loved ones will receive a fund equal to either P1,000,000 as his Face Amount for his plan, its Account Value or the Minimum Life Insurance Coverage\* whichever is higher.



## Philam Vitality

AIA Health Cover can also help Joshua live a healthier lifestyle. Plus, he'll even get rewards just by staying active!



## Daily Hospitalization Income

If his doctor recommends that he gets confined due to a covered illness or injury, Joshua would receive P1,000/day up to 365 days to make up for lost income.



## Medical Benefit

Joshua would no longer need to use up all his savings for hospitalization-related expenses because his plan would cover 90% of his total hospital bill. The plan also has a maximum annual limit of P500,000.\*\*

\* The Minimum Life Insurance Coverage shall be 500% of the Basic Annual Premium, plus 125% of Top-Ups made and less 125% of withdrawals made.

\*\* Only one (1) MB Plan is allowed per Life Insured. Upgrade/Downgrade of Medical Benefit Plan is NOT allowed. It will also be suspended if premium is not paid on or before the due date. The Payor's Benefit for Disability is an optional benefit for when the insured for the plan is juvenile. It waives the premium payment in case of Death or Total & Permanent Disability of the Payor.

# REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK

Upon receiving the Policy Contract, you may refer to the document for full details on the definitions, exclusions including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the Policy Contract, simply return the document to Philam Life within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the sum of (1) the Account Value, (2) any Policy Charges that have been deducted against the Account Value, and (3) total premiums paid for Critical Protect 80, Minor Critical Illness 80, Daily Hospital Income Benefit, Medical Benefit and Waiver of Premium riders, if any of the riders are attached, including Vitality Membership Fee, less any benefits paid by Philam Life.

The Philam American Life and General Insurance Company (AIA Philam Life) is the country's premier life insurance company. Established on 21 June 1947, AIA Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philam Life has P291.38 billion in total assets as of 31 December 2019, while serving over 500,000 individual policyholders and over 1,500,000 insured group members.

AIA Philam Life understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance products and services through its subsidiary – BPI-Philam Life Assurance Company (BPLAC).

AIA Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

**Let's continue the conversation.**

 Call (02) 8528-2000  [philamlife.com](http://philamlife.com)  [AIAPhilamLife](https://www.facebook.com/AIAPhilamLife)

This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail. Valid for distribution in the Philippines only.

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