

**AIA Vitality**

UPFRONT PREMIUM DISCOUNT

UP TO **15%**

RENEWAL PREMIUM DISCOUNT

UP TO **25%**

**AIA Vitality**

**Take Charge of Your Health  
and enjoy the rewards**

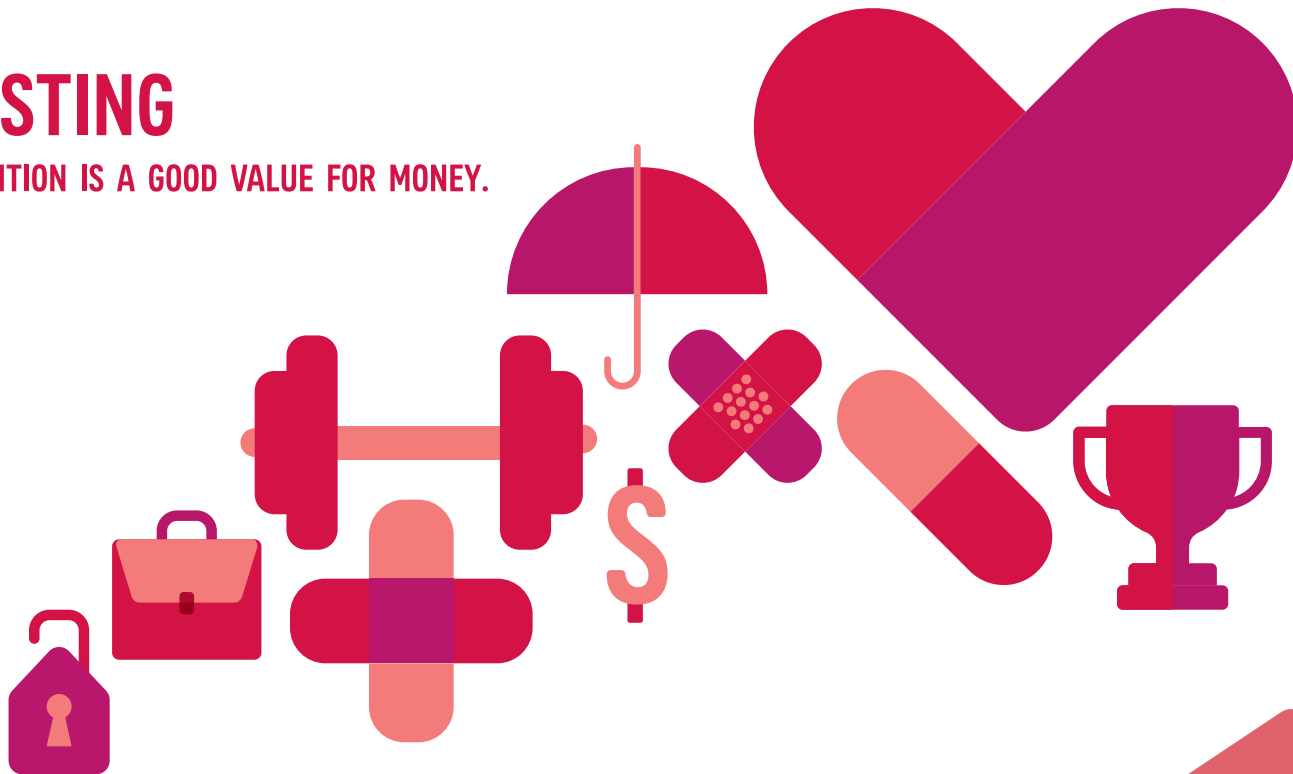
**Remark:** The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.  
**Important Note:** The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.





# INVESTING

IN PREVENTION IS A GOOD VALUE FOR MONEY.



## AIA Vitality Life Policy

will encourage and reward you for getting healthier.

AIA Vitality is an innovative insurance, not only providing the coverage that you need such as medical insurance or critical illness but also deliver a wellness program that rewards you for taking a good care of your health.

# 5 REASONS TO SUPPORT YOUR DECISION TO CHOOSE AIA VITALITY

1. Receive premium discounts from products integrated with AIA VITALITY
2. Receive Healthy Bonus from AIA Life Protector 70 or 80
3. Enjoy AIA Vitality privileges and discounts from our partners
4. Enjoy access to a range of health tools and benefits
5. Challenge yourself to a healthier lifestyle

- ✂ AIA reserves the right to change the health activities and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance
- ✂ The insured is obliged to declare facts in applying for insurance. The insurer may void insurance agreement and deny to pay insurance compensation as a result of any nondisclosure or false statement.
- ✂ The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.
- ✂ Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## 3 BENEFITS FROM AIA VITALITY PRODUCT INTEGRATION

### UPFRONT DISCOUNT


The Upfront Discount will depend on the integrated products of your choice. The additional 5% Extra Upfront Premium Discount will be given if at least 3 integrated products in one insurance policy.


### STATUS FLEXING DISCOUNT

Maximum status premium discount up to 15% or 25% on standard premium depending on policyholder's choice of integrated products and AIA Vitality status

### HEALTHY BONUS

**Only for AIA Life Protector 70 (ALP 70) and AIA Life Protector 80 (ALP 80)**  
(Up to 18% standard premium depending on policyholder's AIA Vitality status)

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## AIA VITALITY PROTECTION

AIA Vitality Protection is a policy that you could choose products integration with AIA Vitality, you will get an extra bonus 5% for purchasing at least 3 integrated products in one new policy.

### VITALITY INTEGRATED PRODUCTS

AIA VITALITY PROTECTION	BASIC PLAN	MIN SA	RIDERS / RIDER ENDORSEMENT TYPE 1	MIN SA	RIDERS TYPE 2	MIN SA
VITALITY-INTEGRATED PRODUCTS	ALP 70 ALP 80	500,000 BAHT and above	AHC CIP CI CARE	300,000 BAHT and above	HBX HSX Health Happy Infinite Care Health Plus*	ANY PLAN
			CI TOP UP	120,000 BAHT and above		
UPFRONT PREMIUM DISCOUNT		10%		5%		0%
EXTRA UPFRONT PREMIUM DISCOUNT (Apply to only new policy)		additional 5% extra upfront premium discount for purchasing at least 3 integrated products in one insurance policy				
MAXIMUM STATUS PREMIUM DISCOUNT (Renewal Year)		25%		25%		15%

Riders/Rider endorsement could be attached to any basic plan that allows riders attachment. (except Unit Linked and basic plans that don't allow rider attachment and with less than 10 years coverage term)

### Conditions:

- Discount applied to Standard Premium of integrated products with the minimum sum assured as specified in the table above only.  
(excluding premium loading from health conditions and/or occupation).
- Maximum Status Premium Discount is 15% or 25% as specified in the table above.
- HSX and Infinite Care refer to rider AIA H&S Extra (new standard) and AIA Infinite Care (new standard) respectively.

\*For insured member under AIA group insurance policy with health rider only, the member's status must be in-force as of the application submission date.

- The applicant has obligation to declare facts when applying for the insurance. Concealment or false declaration may cause the Company to void and deny the payment of compensations under the policy.
- The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.

In case of purchasing AIA Unit Linked as a basic plan, the upfront premium will be displayed as shown in the table below.

## EXAMPLE OF UPFRONT PREMIUM DISCOUNT

Example of upfront premium discount for 35-year-old male, occupation level 1 with standard health

PRODUCT	AIA VITALITY INTEGRATED PRODUCT	SUM ASSURED (BAHT)	STANDARD ANNUAL PREMIUM <sup>1</sup> (BAHT)	DISCOUNT		STANDARD ANNUAL PREMIUM AFTER DISCOUNT (BAHT)	ANNUAL PREMIUM (BAHT)	FIRST YEAR PREMIUM (BAHT)	ELIGIBLE FOR PERSONAL INCOME TAX DEDUCTION	REMARK**
				UPFRONT PREMIUM DISCOUNT (%)	EXTRA UPFRONT PREMIUM DISCOUNT (%)					
Rider AIA H&S (NEW STANDARD) - UDR	No	5,000	UDR*	-	-	-	-	-	Partial	B)
Rider AIA CI PLUS	Yes	300,000	1,152	5%	5%	1,036.80	1,036.80	1,036.80	Yes	A)
Rider AIA HEALTH HAPPY	Yes	5,000,000	18,900	0%	5%	17,955.00	17,955.00	17,855.00	Yes	A)
Rider AIA HEALTH CANCER (Non-smoking)	Yes	1,000,000	1,314	5%	5%	1,182.60	1,182.60	1,182.60	No	A)
Rider HB	No	1,000	1,500	-	-	1,500.00	1,500.00	1,500.00	No	B)

<sup>1</sup>Standard Premium: The premium for standard risk that exclude the extra premium due to the insured's health and/or occupation. However, the premium depends on the premium mode of payment period and does not include the premium discount under Vitality (if any)

\* UDR (Unit-Deducting Rider) : The rider that deducts the cost of rider from the auto-redemption of investment units. Also, the cost of rider Subject to change. Refer to Benefit illustration for Unit Linked Insurance Policy

\*\* the description for remark

A) The premium can be changed due to the condition in the remark 1 and/or status of insured

B) Renewal premium/Cost of insurance can be changed due to the condition in the remark 1

Remark:

1) Where the basic product is sold together with a rider/endorsement


- The rider is one-year coverage term. It may be renewed.

- For the rider/endorsement that premium/cost of rider in renewal year can be changed, company reserves the right to change premium/cost of rider at the policy anniversary due to various factors, such as ages, occupations, company's claim experiences.

- For medical riders, other factors may be considered such as higher medical expenses or overall company's claim experiences at portfolio level, subjected to approval from registra.

2) Total of premium per year can be changed depending on the endorsement or new offer of insurance (If any)

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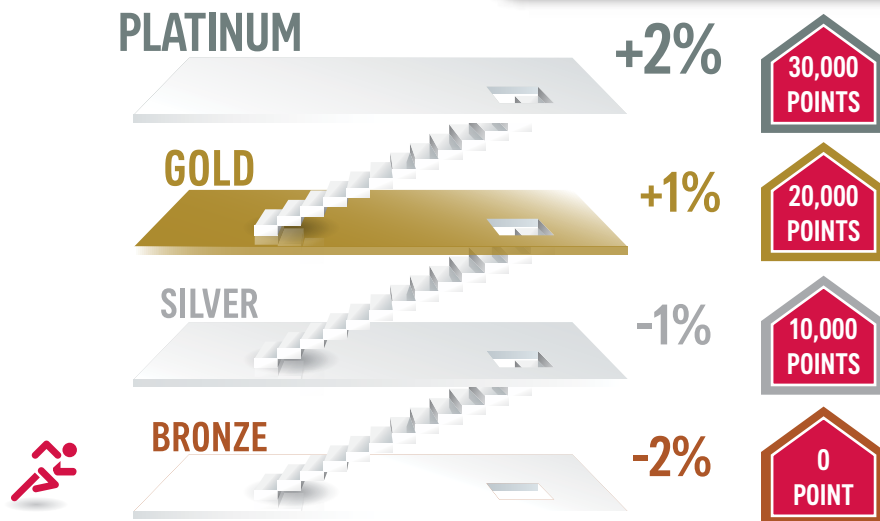
## STATUS FLEXING DISCOUNT (RENEWAL PREMIUM DISCOUNT)

- The Upfront Discount will be given in the 1st year Standard Premium. The discount rate depends on selected integrated products
- For the renewal years, the discount rate will be adjusted annually reflecting your AIA Vitality status:

$$\text{STATUS FLEXING DISCOUNT} = \text{LATEST DISCOUNT RATE} + \text{FLEXING DISCOUNT RATE}$$


### AIA Vitality Points & Status

More Points = Higher Status = More Benefits



Please study the healthy activities from which members can collect points and increase their AIA Vitality Status at the back cover of this brochure.

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## RELATION BETWEEN STATUS FLEXING DISCOUNT (RENEWAL PREMIUM DISCOUNT) AND AIA VITALITY STATUS AT THE END OF POLICY YEAR

- For renewal years, the discount rate will be adjusted reflecting your AIA Vitality status:

**STATUS FLEXING DISCOUNT = LATEST DISCOUNT RATE + FLEXING DISCOUNT RATE**

**(BRONZE -2%, SILVER -1%, GOLD +1%, PLATINUM +2%)** Please study below scenario:

**EXAMPLE** This insurance policy has 4 riders: AIA CI Care, AIA CI Plus, AIA Health Happy and AIA HB Extra

### 1ST SCENARIO: VARIED STATUS EVERY POLICY YEAR

Beginning of Policy Year	1	2	3	4	5	6	7	8	9	10	11	12
Status		B	S	G	P	P	G	B	B	B	S	S
AIA CI Care	10%	8%	7%	8%	10%	12%	13%	11%	9%	7%	6%	5%
AIA CI Plus	10%	8%	7%	8%	10%	12%	13%	11%	9%	7%	6%	5%
AIA Health Happy	5%	3%	2%	3%	5%	7%	8%	6%	4%	2%	1%	0%
AIA HB Extra	5%	3%	2%	3%	5%	7%	8%	6%	4%	2%	1%	0%

### 2ND SCENARIO: GOLD STATUS EVERY POLICY YEAR

Beginning of Policy Year	1	2	3	4	5	6	7	8	9	10	11	12
Status		G	G	G	G	G	G	G	G	G	G	G
AIA CI Care	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	21%
AIA CI Plus	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	21%
AIA Health Happy	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	15%
AIA HB Extra	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	15%

Maximum Status Premium Discount of Rider Type I is 25%

Maximum Status Premium Discount of Rider Type II is 15%

### 3RD SCENARIO: BRONZE STATUS EVERY POLICY YEAR

Beginning of Policy Year	1	2	3	4	5	6	7
Status		B	B	B	B	B	B
AIA CI Care	10%	8%	6%	4%	2%	0%	0%
AIA CI Plus	10%	8%	6%	4%	2%	0%	0%
AIA Health Happy	5%	3%	1%	0%	0%	0%	0%
AIA HB Extra	5%	3%	1%	0%	0%	0%	0%

Since member remains at bronze status every policy year, no renewal premium discount is applied.

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Healthy Bonus is a special cash back available only for AIA Life Protector 70 and AIA Lite Protector 80. Healthy Bonus is reflective of your AIA Vitality status. Healthy Bonus is payable every 3 years until maturity. At maturity, the healthy bonus will be paid out even if it is less than 3 years. Healthy Bonus will calculate from standard premium<sup>1</sup> (Exclude Rider/Rider endorsement (If any))<sup>1</sup>

## HEALTHY BONUS



<sup>1</sup>Standard Premium excludes premium loading due to health conditions and/or occupation, and the premium is calculated based on the mode of payment. Standard premium also excludes discount from AIA Vitality Program (if any).



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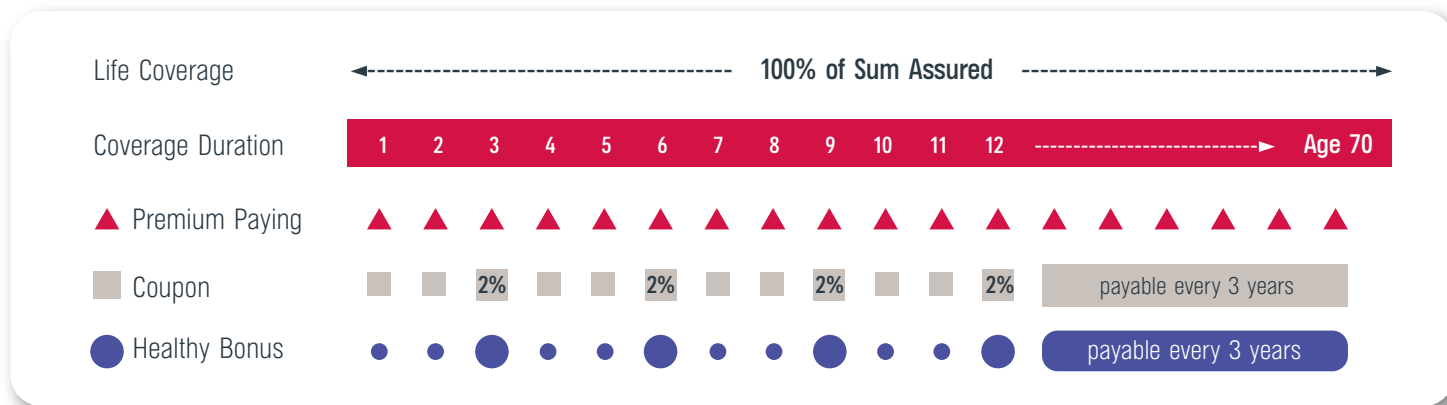
Terms and conditions of coverage will be specified in the policy issued to the policyholder.

**AIA VITALITY PROTECTION**  
**BASIC PLANS OF YOUR CHOICE**



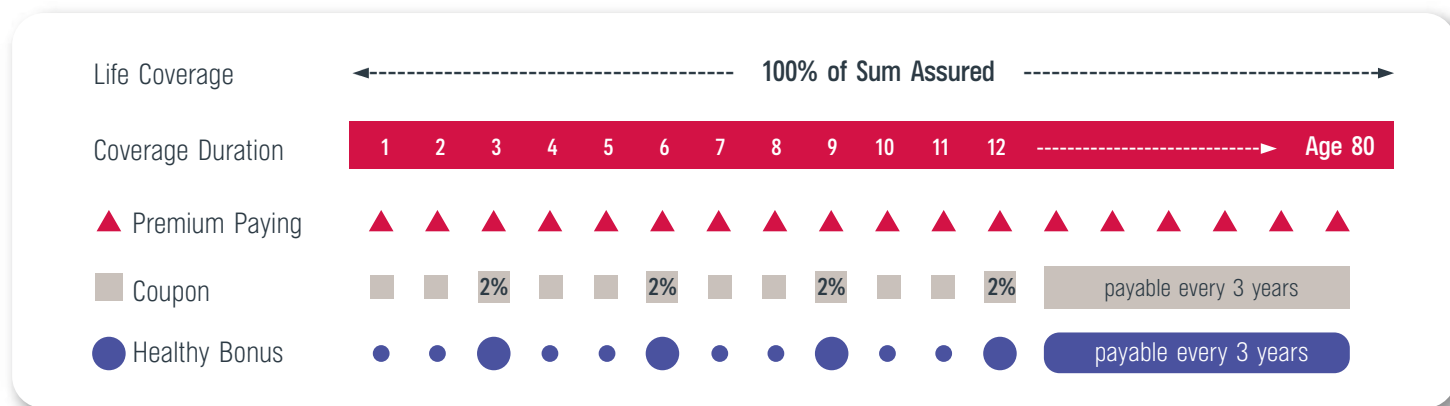
## ▶ AIA Life Protector 70 (ALP70)

## PRODUCT ILLUSTRATION



- ✚ AIA Life Protector 70 gives life coverage up to age 70 with premium payment until age 70.
- ✚ Life coverage is 100% of Sum Assured
- ✚ Coupon 2% will be calculated every 3 years based on 3 years accumulated undiscounted mode standard premium (excluding rider premium). If the policy is not triennially of payment period, the coupon will be calculated at maturity and pay out.
- ✚ Healthy Bonus is reflective of insured's AIA Vitality Status in the previous year (3% for Bronze, 8% for Silver, 13% for Gold and 18% for Platinum) and will be payable triennially. If the policy is not triennially of payment period, Healthy Bonus will be calculated at maturity and paid out.

### PRODUCT ILLUSTRATION



- ✚ AIA Life Protector 80 gives life coverage up to age 80 with premium payment until age 70.
- ✚ Life coverage is 100% of Sum Assured
- ✚ Coupon 2% will be calculated every 3 years based on 3 years accumulated undiscounted mode standard premium (excluding rider premium). If the policy is not triennially of payment period, the coupon will be calculated at maturity and pay out.
- ✚ Healthy Bonus is reflective of insured's AIA Vitality Status in the previous year (3% for Bronze, 8% for Silver, 13% for Gold and 18% for Platinum) and will be payable triennially. If the policy is not triennially of payment period, Healthy Bonus will be calculated at maturity and paid out.

# RIDERS / RIDER ENDORSEMENT TYPE I OF AIA VITALITY

**AHC**

provides coverage for cancer and 5 critical illnesses

**CIP**

provides life coverage and 40 critical illnesses


**CI CARE**

provides coverage against early stage to intermediate stage 18 critical illnesses and severe stage 40 critical illnesses

**CI TOP UP**

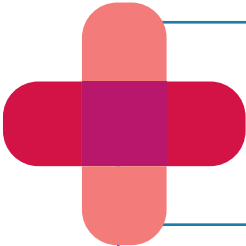
For attachment with AIA CI Plus Supplementary Rider.  
To provide coverage against early stage to intermediate stage 18 critical illnesses.

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Cancer is one of causes of death in Thailand.  
Protection for this mishap can save for your loved ones.

## BENEFITS SUMMARY



COVERAGE	BENEFITS PER 1 UNIT
1. Death as a result of critical illness*	100,000 Baht
2. Hospitalization as an inpatient as a result of critical illness*	1,000 Baht per day (per 1 unit)

\*Critical illness is defined as

1. Non-Invasive Cancer / Carcinoma in Situ
2. Invasive Cancer
3. Poliomyelitis
4. Emphysema
5. Muscular Dystrophy
6. Multiple Sclerosis
7. Liver Cirrhosis



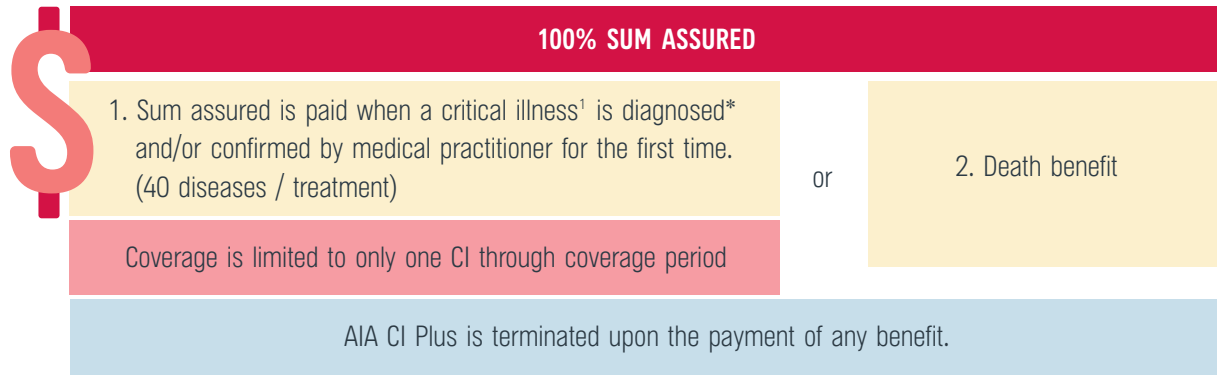
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Protects against the financial hardships, especially healthcare expenses when you are diagnosed with critical illness.

**AIA CI PLUS**

## BENEFITS SUMMARY



\*Diagnosis means processes of medical examination which derives the cause of critical illness covered under this contract, consisting of the following conditions:

- ✚ Such critical illnesses must be examined and confirmed by medical practitioners who are registered with Medical Council of Thailand
- ✚ Such medical investigation must be done appropriately, including clinical evidence, imaging or x-ray, pathological report, and medical laboratory evidence.
- ✚ Where surgical procedure is required, it must be performed as Medically Necessary and it must be standardized procedures or practices among medical practitioners.

<sup>1</sup>Critical illness means illnesses or surgeries or treatments as indicated in the AIA CI Plus supplementary contract which occur for the first time.



Fulfill your critical illness insurance protection requirement and can give you and your family a confidence throughout your life time.

## BENEFITS SUMMARY

**SUM ASSURED IS PAID WHEN  
A CRITICAL ILLNESS\* IS DIAGNOSED<sup>1</sup>  
AND/OR CONFIRMED BY MEDICAL  
PRACTITIONER FOR THE FIRST TIME  
DURING THE LIVE TIME OF INSURED**

### COVERAGE

**18** early to intermediate stage critical illnesses

**40** severe stage critical illnesses

### BENEFITS

**40%** of sum assured Pay one time throughout policy period and the policy remains in-force as long as premium payment is made continuingly.

**100%** of sum assured Coverage is limited to only one critical illness throughout insurance policy period After the company has paid benefits, the AIA CI Care rider shall cease to be in-force.

<sup>1</sup>Diagnosis means processes of medical examination which derives the cause of critical illness covered under AIA CI Care supplementary contract, consisting of the following conditions:

- ✚ Such critical illnesses must be examined and confirmed by medical practitioners who are registered with the Medical Council of Thailand.
- ✚ Such medical investigation must be done appropriately, including clinical evidence, imaging or x-ray, pathological report, and medical laboratory evidence.
- ✚ Where surgical procedure is required, it must be performed as Medically Necessary and it must be standardized procedures or practices among medical practitioners.

\* Critical illnesses, as defined in AIA CI Care supplementary contract

Current medical technology may enable a process to identify early and intermediate stage critical illnesses easier and to provide prompt treatment. But it may lead to unexpected expenses. Therefore, the setting aside of enough reserve for medical expenses is necessary.

## AIA CI TOP UP ENDORSEMENT, FOR ATTACHMENT WITH AIA CI PLUS

### BENEFITS SUMMARY

A protection plan that covers treatment of **18** to intermediate stage critical illnesses.\*

The amount of sum assured is **40%**<sup>1</sup> of the sum assured of the AIA CI Plus Limit to one illness


Pay one time throughout the coverage period  
And this endorsement is terminated immediately.

<sup>1</sup>Throughout AIA CI Top Up Endorsement's coverage period, the sum assured must be 40% of the supplementary contract with which it is attached. It must not exceed the maximum sum assured of the early to intermediate stage critical illness per life, as specified in Summary of Conditions.

\*Critical illnesses, as defined in AIA CI Top Up supplementary contract



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## CRITICAL ILLNESS COVERED UNDER AIA CI PLUS

GROUP OF CRITICAL ILLNESS	SEVERE STAGE 40 DISEASES / TREATMENTS		
<b>GROUP 1 CANCER AND TUMOR</b>	1. Invasive Cancer 2. Benign Brain Tumor		
<b>GROUP 2 HEART, RESPIRATORY AND BLOOD CIRCULATION SYSTEM</b>	3. Acute Heart Attack 4. Coronary Artery By-Pass Surgery 5. Cardiomyopathy 6. Open Heart Surgery for the Heart Valve 7. Surgery to Aorta 8. Primary Pulmonary Arterial Hypertension 9. Severe Chronic Obstructive Pulmonary Disease / End-Stage Lung Disease 10. Aplastic Anemia		
<b>GROUP 3 CEREBRAL VASCULAR, NERVOUS AND MUSCULAR</b>	11. Major Stroke 12. Cerebral Aneurysm Requiring Brain Surgery 13. Coma 14. Alzheimer's Disease 15. Bacterial Meningitis 16. Viral Encephalitis 17. Parkinson's Disease 18. Multiple Sclerosis 19. Motor Neuron Disease 20. Apallic Syndrome or Vegetative State 21. Paralysis 22. Poliomyelitis 23. Muscular Dystrophy		
<b>GROUP 4 MAJOR ORGANS AND FUNCTIONS</b>	24. Chronic Liver Disease / End-Stage Liver Disease / Liver Failure 25. Chronic Kidney Failure 26. Severe Ulcerative Colitis or Crohn's Disease 27. Major Organs Transplantation or Bone Marrow Transplantation 28. Fulminant Viral Hepatitis 29. Chronic Relapsing Pancreatitis 30. Lupus Nephritis from Systemic Lupus Erythematosus 31. Severe Rheumatoid Arthritis		
<b>GROUP 5 INFECTION ACCIDENTAL INJURY AND DISABILITY</b>	32. Major Burn 33. Major Head Trauma 34. Loss of Independent Living 35. Total and Permanent Disability - TPD - permanent inability to self-perform independently at least three Activities of Daily Living that such disability must have lasted without interruption for at least 180 consecutive days or; - totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, provided however that such disability must have lasted without interruption for at least 180 consecutive days (Coverage from age 17 until before the insured reaches attained age 70) or; - Loss of both eyes or Loss of both hands, or Loss of both feet, or one hand and one foot or Loss of one eye and one hand, or loss of one eye and one foot 36. Blindness 37. Multiple Root Avulsions of Brachial Plexus 38. Loss of Speech 39. Necrotizing Fasciitis and Gangrene 40. Elephantiasis		



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## CRITICAL ILLNESS COVERED UNDER AIA CI CARE

GROUP OF CRITICAL ILLNESS	EARLY STAGE TO INTERMEDIATE STAGE (18 Diseases / Treatments)	SEVERE STAGE (40 Diseases / Treatments)
<b>GROUP 1</b> CANCER AND TUMOR	1. Non-Invasive Cancer / Carcinoma in Situ 2. Surgical Removal of Pituitary Tumor	1. Invasive Cancer 2. Benign Brain Tumor
<b>GROUP 2</b> HEART, RESPIRATORY AND BLOOD CIRCULATION SYSTEM	3. Coronary Artery Disease Requiring Angioplasty 4. Pericardiectomy 5. Less Invasive Treatments of Heart Valve Disease 6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta 7. Vena-Cava Filter Placement	3. Acute Heart Attack 4. Coronary Artery By-Pass Surgery 5. Cardiomyopathy 6. Open Heart Surgery for the Heart Valve 7. Surgery to Aorta 8. Primary Pulmonary Arterial Hypertension 9. Severe Chronic Obstructive Pulmonary Disease / End-Stage Lung Disease 10. Aplastic Anemia
<b>GROUP 3</b> CEREBRAL VASCULAR, NERVOUS AND MUSCULAR SYSTEM	8. Stroke Requiring Carotid Endarterectomy Surgery 9. Stroke Treatment by Carotid Angioplasty and Stent Placement 10. Cerebral Aneurysm Treatment by Endovascular Coiling 11. Cerebral Shunt Insertion	11. Major Stroke 12. Cerebral Aneurysm Requiring Brain Surgery 13. Coma 14. Alzheimer's Disease 15. Bacterial Meningitis 16. Viral Encephalitis 17. Parkinson's Disease 18. Multiple Sclerosis 19. Motor Neuron Disease 20. Apallic Syndrome or Vegetative State 21. Paralysis 22. Poliomyelitis 23. Muscular Dystrophy
<b>GROUP 4</b> MAJOR ORGANS AND FUNCTIONS	12. Surgical Removal of One Lobe of Liver 13. Surgical Removal of One Kidney 14. Surgical Removal of One Lung	24. Chronic Liver Disease / End-Stage Liver Disease / Liver Failure 25. Chronic Kidney Failure 26. Severe Ulcerative Colitis or Crohn's Disease 27. Major Organs Transplantation or Bone Marrow Transplantation 28. Fulminant Viral Hepatitis 29. Chronic Relapsing Pancreatitis 30. Lupus Nephritis from Systemic Lupus Erythematosus 31. Severe Rheumatoid Arthritis
<b>GROUP 5</b> INFECTION ACCIDENTAL INJURY AND DISABILITY	15. Less Severe Burns (Level 2) 16. Surgery of Subdural Haematoma due to Accident 17. Loss of One Limb or One Eye / Sight 18. Diabetic Retinopathy	32. Major Burn 33. Major Head Trauma 34. Loss of Independent Living 35. Total and Permanent Disability-TPD - permanent inability to self-perform independently at least three Activities of Daily Living that such disability must have lasted without interruption for at least 180 consecutive days or; - totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, provided however that such disability must have lasted without interruption for at least 180 consecutive days (Coverage from age 17 until before the insured reaches attained age 70) or; - Loss of both eyes or Loss of both hands, or Loss of both feet, or one hand and one foot or Loss of one eye and one hand, or loss of one eye and one foot 36. Blindness 37. Multiple Root Avulsions of Brachial Plexus 38. Loss of Speech 39. Necrotizing Fasciitis and Gangrene 40. Elephantiasis



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## CRITICAL ILLNESS COVERED UNDER AIA CI TOP UP

Group of Critical Illness	EARLY STAGE TO INTERMEDIATE STAGE OF CRITICAL ILLNESS (18 Diseases / Treatments)
<b>Group 1</b> Cancer and Tumor	1. Non-Invasive Cancer / Carcinoma in Situ 2. Surgical Removal of Pituitary Tumor
<b>Group 2</b> Heart, Respiratory and Blood Circulation system	3. Coronary Artery Disease Requiring Angioplasty 4. Pericardiectomy 5. Less Invasive Treatments of Heart Valve Disease 6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta 7. Vena-Cava Filter Placement
<b>Group 3</b> Cerebral Vascular, Nervous and Muscular System	8. Stroke Requiring Carotid Endarterectomy Surgery 9. Stroke Treatment by Carotid Angioplasty and Stent Placement 10. Cerebral Aneurysm Treatment by Endovascular Coiling 11. Cerebral Shunt Insertion
<b>Group 4</b> Major Organs and Functions	12. Surgical Removal of One Lobe of Liver 13. Surgical Removal of One Kidney 14. Surgical Removal of One Lung
<b>Group 5</b> Infection, Major Injury and Disability	15. Less Severe Burns (Level 2) 16. Surgery of Subdural Haematoma due to Accident 17. Loss of One Limb or One Eye / Sight 18. Diabetic Retinopathy



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



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## RIDERS TYPE 2

# AIA VITALITY

### INFINITE CARE

(NEW STANDARD)

High protection, worldwide coverage,  
(depending on the conditions of the products)  
comprehensive treatment plan.

### HEALTH HAPPY

As charge benefits. In case of critical illness, the Sum assured will be doubled and cover for 4 consecutive policy years.

### HSX

(NEW STANDARD)

Covers in-patient benefit, out-patient benefit and special cash back.

### HBX

Covers hospital daily benefit.



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## AIA INFINITE CARE (NEW STANDARD)

BRIEF BENEFIT TABLE OF AIA INFINITE CARE (NEW STANDARD)		PLAN 60 MB	PLAN 120 MB
1. In-patient benefits			
Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement.	12,000 baht per day	25,000 baht per day
	In the event of ICU, such benefit will be paid for hospital daily Room & Board, food and hospital service charges (in-patient) combine with group 1 must not exceeding 365 days.	As charged	As charged
Group 2	Fees for medical services, diagnosis, treatment, blood service, nurse services, medicine, intravenous nutrition and medical supplies per policy year.		
2.1	Medical services fees for diagnosis.	As charged	As charged
2.2	Treatment medical services, blood services and nursing services.		
2.3	Medicine, intravenous nutrition and medical supplies		
2.4	Medicine and medical supplies (Medical Supply 1) for take-home (not exceeding 30 days).		
Group 3	Fees for medical professional services (physician), examination, physical services per confinement, not exceeding 365 days.		
Group 4	Fees for surgery and procedures per policy year.		
4.1	Operating or medical procedure room.	As charged	As charged
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices.		
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure.		
4.4	Physician fees - Anesthesiology.		
4.5	Medical expenses for organ transplantation.		
Group 5	Day surgery. <sup>1</sup>		

<sup>1</sup> Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA INFINITE CARE (NEW STANDARD)		PLAN 60 MB	PLAN 120 MB
<b>2. Out-patient benefits</b>			
<b>Group 6</b>	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per policy year		
<b>6.1</b>	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	<b>As charged</b>	<b>As charged</b>
<b>6.2</b>	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)		
<b>Group 7</b>	Fees for OPD treatment of injury within 24 hours of each accident		
<b>Group 8</b>	Rehabilitation fees after admission per policy year (not exceeding 15 times)	Combine with OPD general benefit, not exceeding 40,000 baht	Combine with OPD general benefit, not exceeding 100,000 baht
<b>Group 9</b>	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year	<b>As charged</b>	<b>As charged</b>
<b>Group 10</b>	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology and nuclear medicine per policy year.		
<b>Group 11</b>	Medical services fees for cancer treatment by chemotherapy per policy year		
<b>Group 12</b>	Emergency ambulance fees		
<b>Group 13</b>	Minor surgery <sup>2</sup>		

<sup>2</sup> Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.



RIEF BENEFIT TABLE OF AIA INFINITE CARE (NEW STANDARD)		PLAN 60 MB	PLAN 120 MB
Additional benefits			
3.	Orthosis or durable medical equipment which are necessary during being injured or sick or prosthetics per policy year	100,000 baht	200,000 baht
4.	Fees for OPD treatment directly related to before admission within 30 days (excluding fees for diagnosis)	As charged	As charged
5.	Fees for follow up OPD treatment of injury within 30 days per accident		
6.	Dental care due to accident		
7.	Physical therapy and occupational therapy (Rehabilitation benefit extension)	Coverage is under group 8 benefit	
8.	OPD general per policy year	Combine with group 8 benefit, not exceeding 40,000 baht	Combine with group 8 benefit, not exceeding 100,000 baht
9.	Health screening per policy year	Not cover	10,000 baht
10.	Vaccination per policy year		6,000 baht
11.	Dental care per policy year		15,000 baht
12.	Death benefit	10,000 baht	10,000 baht
Maximum benefits per policy year		60,000,000 baht	120,000,000 baht

Benefits under group 1 - 13 plus additional benefits in aggregation, but except for Death benefit must not exceed the maximum benefits per policy year.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## AIA INFINITE CARE (NEW STANDARD)

### Additional Conditions for Worldwide coverage except the United States and the Minor Outlying Islands

The medical treatments that are taken place in the United States and the Minor Outlying Islands, the Company will provide coverage specifically according to the conditions stipulated in the benefits table as follows:

1. Physical injuries from accidents
2. Emergency illnesses in the United States and the Minor Outlying Islands in accordance with the definitions specified in this rider.

Regarding 2 emergency cases mentioned above, the first hospitalized date in the United States and the Minor Outlying Islands must fall within the first 90 days of entering the United States and the Minor Outlying Islands for each trip. The Company will provide coverage for the necessary and appropriate expenses incurred from the medical treatments in accordance with the medical necessity and standards in the United States and the Minor Outlying Islands.

### Waiting period of AIA Infinite Care (new standard) rider

- 1.1 Any illnesses occurring within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later ; or
- 1.2 Any of the following illnesses occurring within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later such as

- |  |                         |                                  |                 |
|--|-------------------------|----------------------------------|-----------------|
| ● Tumors, cysts or all types of cancer | ● Hernia                | ● Tonsillectomy or adenoidectomy | ● Varicose vein |
| ● Hemorrhoid                           | ● Pterygium or Cataract | ● All types of stones            | ● Endometriosis |

### Waiting period which only apply for extra coverage of 120 MB plan

- 1.3 Health screening occurring within 1 year from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later ; or
- 1.4 Vaccination and Dental care occurring within 180 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later.

### Partial Exclusions of AIA Infinite Care (new standard) rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorders, or growth development abnormalities.
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization, and contraception.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA HEALTH HAPPY		PLAN 1 MB	PLAN 5 MB	PLAN 15 MB	PLAN 25 MB
1. In-patient Benefits					
Group 1	Hospital daily room & board, food and hospital service (inpatient) per confinement.	1,500 baht per day	3,000 baht per day	6,000 baht per day	9,000 baht per day
	In the event of ICU, such benefit shall be paid as charged. In aggregate with Hospital Daily Room & Board shall not exceed 365 days. (in total of benefit under group 1).	As charged			
Group 2	Fees for medical service, diagnosis, treatment, blood service, nurse service, medicine, intravenous nutrient and medical supplies per policy year.				
2.1	Medical services fees for diagnosis.	As charged			
2.2	Treatment medical service, blood service and nursing service.				
2.3	Medicine, intravenous nutrient and medical supplies.				
2.4	Medicine, expendable medical supplies (Supply 1) for take-home (7 days cap per admission).	20,000 Baht per admission			As charged
Group 3	Fees for medical professional services (physician), examination, physical services per confinement (not exceeding 365 days).	1,000 baht per day	2,000 baht per day	4,000 baht per day	6,000 baht per day
Group 4	Fees for surgery and procedures per policy year.				
4.1	Operating or medical procedure room.	As charged			
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices.				
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure.				
4.4	Physician fees - Anesthesiology.				
4.5	Organ transplantation.				
Group 5	Day surgery. <sup>1</sup>				



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.




Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA HEALTH HAPPY		PLAN 1 MB	PLAN 5 MB	PLAN 15 MB	PLAN 25 MB
2. Out-patient Benefits					
Group 6	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per policy year.				
6.1	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission.	As charged			
6.2	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis).	As charged maximum 2 times per confinement			
Group 7	Fee for the OPD treatment of injury within 24 hours of each accident.	As charged			
Group 8	Rehabilitation fees after admission per policy year (maximum 2 times per year).				
Group 9	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year.				
Group 10	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology, nuclear medicine per policy year.				
Group 11	Medical services fees for cancer treatment by chemotherapy per policy year.				
Group 12	Emergency ambulance service fee.				
Group 13	Minor surgery: <sup>2</sup>				
Additional Benefits					
3. Out-Patient Benefits		No Coverage			2,000 Baht per visit; Maximum 30 times per policy year.
4. Benefits of Critical Illness Coverage <sup>3</sup> (Double CI)		Company shall increase maximum benefit per policy year to be double of sum assured in the policy year when the insured is diagnosed to critical illness and 3 years consecutive.			
5. Compassionate Death Benefits		10,000 Baht			
Maximum Benefits per Policy Year		1,000,000 Baht	5,000,000 Baht	15,000,000 Baht	25,000,000 Baht

Benefits under group 1 through group 13 plus medical expenses for OPD (if any) in aggregate must not exceed the maximum benefits per policy year.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

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Terms and conditions of coverage will be specified in the policy issued to the policyholder.

### Remarks

- <sup>1</sup> Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.
- <sup>2</sup> Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.
- <sup>3</sup> Critical illness coverage during the period that the rider is in force: If the insured is diagnosed and confirmed with the critical illness according to the definition of critical illness covered under this rider for the first time after the waiting period, the Company will increase the maximum benefits per policy year to double of the amount of the sum assured under this rider in the policy year that the insured is hospitalized due to critical illness and will continue to pay such double benefits for another 3 consecutive years. The first policy year that the Company will increase the maximum benefits per policy year will be either
  1. The policy year that the insured is hospitalized due to critical illness for the first time; or
  2. The policy year that the insured undergoes a day surgery due to critical illness for the first time; or
  3. The policy year that the insured undergoes tissue biopsy for examination for the first time and the biopsy results conform the diagnosis of critical illness; whichever event occurs first.In this respect, the Company will double the maximum benefits for critical illness coverage one time per one illness according to the definition of critical illness covered under this rider as follows:
  1. Acute Heart Attack
  2. Major Stroke
  3. Coronary Artery By-Pass Surgery
  4. Invasive Cancer
  5. Major Organs Transplantation or Bone Marrow Transplantation
  6. Surgery to Aorta

### Waiting Period of AIA Health Happy rider

1. Any illnesses occurring within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later.
2. Any of the following illnesses occurring within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later:
  - All types of hernia
  - Pterygium or cataract
  - Tonsillectomy or adenoidectomy
  - Endometriosis

### Partial Exclusions of AIA Health Happy rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorders, or growth development abnormalities.
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization and contraception.



**BRIEF BENEFITS TABLE OF AIA H&S EXTRA (NEW STANDARD)**
**PLAN (BAHT)**
**1. In-patient benefits**

Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement. In the event of ICU, such benefit will be paid for hospital daily room & board, food and hospital services charges (in-patient) at double of the benefits in paragraph 1 up to 30 days (combined not exceeding 125 days).	1,500 per day	2,000 per day	2,500 per day	3,500 per day	4,500 per day	5,500 per day	6,500 per day
Group 2	Fees for medical services, diagnosis, treatment, blood services, nurse services, medicine, intravenous nutrition and medical supplies, per confinement.							
2.1	Medical services fees for diagnosis.	14,000	18,000	20,000	25,000	30,000	35,000	40,000
2.2	Treatment medical services, blood services and nursing services.							
2.3	Medicine, intravenous nutrition and medical supplies.							
2.4	Medicine and medical supplies (Medical Supply 1) for take-home.							
		1,000 per admission (Included in the benefit group 2.1-2.3)						
Group 3	Fees for medical professional services (physician), examination and physical services per confinement (not exceeding 125 days).	600 per day	700 per day	800 per day	900 per day	1,000 per day	1,100 per day	1,200 per day
Group 4	Fees for surgery and procedures per confinement.							
4.1	Operating or medical procedure room.	8,000	10,000	12,000	13,000	14,000	15,000	16,000
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices.	50,000	60,000	80,000	90,000	100,000	110,000	120,000
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure.							
4.4	Physician fees - Anesthesiology.							
4.5	Medical expenses for organ transplantation.							
		Double of benefits group 4						
Group 5	Day surgery! <sup>1</sup>	Cover and receive same benefit as in-patient						



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## BRIEF BENEFIT TABLE OF AIA H&S EXTRA (NEW STANDARD)

### PLAN (BAHT)

## 2. Out-patient benefits

		1500	2000	2500	3500	4500	5500	6500
<b>Group 6</b>	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per confinement							
<b>6.1</b>	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	5,000	5,500	6,000	6,500	7,000	7,500	8,000
<b>6.2</b>	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)	Not cover						
<b>Group 7</b>	Fees for OPD treatment of injury within 24 hours of each accident	3,000	4,000	5,000	7,000	8,000	9,000	10,000
<b>Group 8</b>	Rehabilitation fees after admission per policy year	Not cover						
<b>Group 9</b>	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year							
<b>Group 10</b>	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology and nuclear medicine per policy year.	20,000	25,000	35,000	40,000	50,000	60,000	70,000
<b>Group 11</b>	Medical services fees for cancer treatment by chemotherapy per policy year							
<b>Group 12</b>	Emergency ambulance fees (per admission)	4,000	4,500	5,000	5,500	6,000	6,500	7,000
<b>Group 13</b>	Minor surgery <sup>2</sup> (per admission)	5,000	6,000	8,000	9,000	10,000	11,000	12,000



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## BRIEF BENEFIT TABLE OF AIA H&S EXTRA (NEW STANDARD)

### Additional benefits

	PLAN (BAHT)						
	1500	2000	2500	3500	4500	5500	6500
3. OPD general benefit <sup>3</sup>	3,000	4,000	5,000	6,000	7,000	8,000	9,000
4. Special cash back benefit <sup>4</sup>	1,500	2,000	2,500	3,000	3,500	4,000	4,500
5. Death benefit <sup>5</sup>	10,000						

<sup>1</sup> Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.

<sup>2</sup> Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.

<sup>3</sup> As a result of each injury or illness, the company will pay benefits according to the actual amount but limit to maximum benefit per policy year as stated in the endorsement for OPD general benefit.

<sup>4</sup> In case of no claims from the in-patient benefits or out-patient benefits or OPD general benefit or death benefit during the policy year (without discontinuation of renewal or cancellation during policy year), as well as paying the premium within the grace period. As for the case of monthly payment, the payments must be up to 3 consecutive months.

<sup>5</sup> In case of death, it must be during the coverage of AIA H&S Extra (new standard) rider.

## Waiting Period of AIA H&S Extra (new standard) rider

The Company shall not pay any benefits based on the following cases:

- Any illnesses occurring within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later; or
- Any of the following illnesses occurring within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later:

- All types of hernia
- Pterygium or cataract
- Tonsillectomy or adenoidectomy
- Endometriosis

## Partial Exclusions of AIA H&S Extra (new standard) rider

- Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorder, or growth development abnormalities.
- Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
- Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization and contraception.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.



BENEFITS SUMMARY OF AIA HB EXTRA PER DAILY BENEFIT 100 BAHT		BENEFITS (BAHT)
DAILY BENEFIT WHEN HOSPITALIZED AS AN IN-PATIENT BENEFITS UNDER 1 PER CONFINEMENT		
1	1.1 Daily benefits when the insured is admitted as an inpatient. The daily benefit will become 3 times as the insured admitted in ICU and ICU case is capped at 365 days per confinement. Under section (1.1), Daily benefit per day is capped at 3 times of daily sum assured.	100 per day (1X)
	1.2 Benefit per day if an insured gets hospitalized as an in-patient (including Day Case).	100 per day (1X)
THE COMBINATION OF 1 IS CAPPED AT MAXIMUM 1,260 DAYS PER CONFINEMENT		
OTHER BENEFITS BENEFITS UNDER 2 AND 3 PER CONFINEMENT BENEFIT UNDER 4 PER ADMISSION		
2	Benefit per confinement if an insured gets hospitalized as an in-patient and undergoes a surgery.*	500 (5X)
3	Benefit per confinement if an insured gets hospitalized as an in-patient from any of the 13 acute CI diseases.**	2,500 (25X)
4	Take-home medicine per admission (including Day Case).	100 (1X)
DEATH BENEFIT		1,000 (10X)

Remark X is Sum Assured Multiple of AIA HB Extra

\* Surgical operation uses either general anesthesia or spinal anesthesia. The benefit is one time per confinement.

\*\* Acute CI diseases follow the CI definition of AIA HB Extra. This benefit is payable only one time per confinement regardless of the number of Acute CI diseases. The company shall not pay this benefit when hospitalized again from the same CI disease or from the CI complications.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

Terms and conditions of coverage will be specified in the policy issued to the policyholder.

**1 ESWL : Extracorporeal Shock Wave Lithotripsy**

การสลายนิ่ว

**2 Coronary Angiogram / Cardiac Catheterization**

การตรวจเส้นเลือดหัวใจโดยการฉีดสี

**3 Extra Capsular Cataract Extraction with Intra Ocular Lens**

การผ่าตัดต้อกระจก

**4 Laparoscopic**

การผ่าตัดโดยการส่องกล้องทุกชนิด

**5 Endoscope**

การตรวจโดยการส่องกล้องทุกชนิด

**6 Sinus Operations**

การผ่าตัดหรือเจาะไซนัส

**7 Excision Breast Mass**

การตัดก้อนเนื้อที่เต้านม

**8 Bone Biopsy**

การตัดชิ้นเนื้อจากกระดูก

**9 Amputation**

การตัดนิ้วมือหรือนิ้วเท้า

**10 Liver Puncture / Liver Aspiration**

การเจาะตับ

**11 Bone Marrow Aspiration**

การเจาะไขกระดูก

**12 Lumbar Puncture**

การเจาะช่องเยื่อหุ้มไขสันหลัง

**13 Thoracentesis / Pleuracentesis / Thoracic Aspiration / Thoracic Paracentesis**

การเจาะช่องเยื่อหุ้มปอด

**14 Abdominal Paracentesis / Abdominal Tapping**

การเจาะช่องเยื่อช่องท้อง

**15 Curettage, Dilatation & Curettage, Fractional Curettage**

การขูดมดลูก

**16 Colposcope, Loop diathermy**

การตัดชิ้นเนื้อจากปากมดลูก

**17 Marsupialization of Bartholin's Cyst**

การรักษา Bartholin's Cyst

**18 Gamma knife**

การรักษาโรคด้วยรังสีแกมมา



# AIA VITALITY



There are 2 types of AIA Vitality Membership

**AIA Vitality**

**AIA Vitality Plus**

**Join AIA Vitality Plus**  
to plus your benefits and rewards

## AIA Vitality

- AIA Vitality Premium Discount
- AIA Vitality Core Benefits
- Free of charge

## AIA Vitality Plus

- AIA Vitality Premium Discount
- AIA Vitality Core and Exclusive Benefits from AIA Vitality partners
- AIA Vitality Active Challenge
- AIA Vitality Plus Premium is only 1,400 THB / membership year

**Remark:** The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.

# AIA VITALITY PLUS BENEFITS

Upfront  
Premium Discount  
**up to 15%**

Status Flexing Discount Renewal  
Premium Discount **up to 25%**



**Health check  
Free 3 Basic**

Health Check and receive  
THB 50 Boots e-voucher



**Health Check Network  
Discounted Package**



Free Vision Screening  
**Discount up to 20%** for glasses  
frames, sunglasses and lens



**Plus**  
**Health check Rewards**  
Receive cashback up to  
**1,200 THB**

for getting basic or advance health  
screening, sleep test, eye check-up,  
nutrition consultation and vaccination

via TrueMoney top-up code:  
Bronze 200 THB, Silver 300 THB,  
Gold 400 THB and Platinum 600 THB  
per time. 2 times/membership year.



**Active Rewards Plus**



Achieve exercise point challenge  
every 2 weeks to receive  
**lifestyle rewards**

**Plus**  
**AIA Vitality Virtual Run**  
**100 THB Discount**  
**on entry fee**

**Fitness Devices  
& Healthy Gear**



fitbit Discount **up to 30%**

GARMIN Discount **up to 30%**

SUUNTO Discount **up to 15%**



Discount **up to 25%**

Remark: Discount on selected items

**Healthy Food  
15% off**



Purchase participating healthy food  
i.e. fresh vegetables, fresh fruit,  
low fat pasteurised milk, fresh egg,  
fresh fish and unpolished rice.  
Discount up to 300 THB/month

**Platinum Reward Plus**  
Receive TrueMoney  
**800 THB**



Get rewarded for achieving  
Platinum status on the 60<sup>th</sup> day  
after membership anniversary

**Medix Personal Medical  
Case Management**

**Free**

**medix**  
It's a matter of life

For individual policy holders and  
Vitality members with status  
Gold or Platinum

**Air Purifier Discount  
up to 25%**



**Travel Rewards Plus**  
Enjoy your hotel stay with  
**up to 25%**

**AIA Vitality  
Travel Rewards**

Status-based discount; Bronze 10%,  
Silver 15%, Gold 20%, Platinum 25%  
max 4 nights/booking and limited to  
4 bookings/membership year

**Fitness Plus**

Discount and status-based  
cashback on gym membership  
fee **up to 50%** and  
**Free Fitness Test**  
(one time per year)

**Fitness First**

**Virgin active**

**CELEBRITY FITNESS**

**ABSolute**



Conditions: • More information of terms and conditions of AIA Vitality and AIA Vitality Plus benefits at AIA Vitality Thailand mobile application or <https://campaigns.aia.co.th/vitality/th/rewards>  
• AIA reserves the right to change the health activities and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month of advance • AIA Vitality Plus members must be effective on the date of receiving the benefits and/or status-based cash back and the value of benefits and/or status-based cash back will be calculated on the health check date, booking hotel date, gym benefit or membership year for Platinum reward • Eligibility to use the personal medical case management service benefit (Medix) shall be in accordance with the conditions set out by Medix. Medix is an independent non-affiliated third-party company of AIA Group. AIA does not manage Medix and shall not be responsible or liable for any services, products, or solicitation efforts made by Medix.

## HOW YOU CAN LIVE A HEALTHY LIFESTYLE WITH AIA VITALITY

### KNOW YOUR HEALTH



Discover how healthy you are with health assessments, online or with a specialist and earn Vitality Points.

### IMPROVE YOUR HEALTH



Exercise, eat healthy, get enough sleep, complete challenges and earn points for every accomplished task to elevate your Vitality Status.




### GET REWARDED



Celebrate your achievement with exclusive benefits. The higher your Vitality Status, the greater your rewards.

## DOWNLOAD AIA VITALITY



-  AIA reserves the right to change the health activities and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
-  The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.
-  Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## EARN POINTS TO UPGRADE AIA VITALITY STATUS

### Assessments

Points per  
membership year



#### Online Assessments

		1 <sup>st</sup> Time (6 months apart)	2 <sup>nd</sup> Time
How Active Are You?	1,000	500	500
How Well Are You Eating? <sup>1</sup>	1,000	500	500
How Healthy Are You?	1,000	500	500
How Stress Are You?	1,000	500	500
Quit Smoking	1,000	500	500
How Well Are You Sleeping?	500	250	250

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#### Face to Face

Nutritionist Consultation <sup>1</sup>	2,000	1,000	1,000
AIA Vitality Fitness Assessment	750 + 750		
Health Check – Body Mass Index (healthy range 18.5-24.9)	750 + 750		
Health Check – Blood Pressure (healthy range <130/85)	750 + 750		
Health Check – Glucose (healthy range <100)	750 + 750		
Health Check – Cholesterol (healthy range <200)	750 + 750		
(+750 points if result is within healthy range)			
Pap Smear (F, age 21+) <sup>2</sup>	1,000		
Mammogram (F, age 40+)	1,000		
Prostate-Specific Antigen (M, age 50+)	1,000		
Fecal Occult Blood Test (age 45+)	1,000		
HIV Test	1,000		
Dental Check	1,000		
Eye Check Up	500		
Flu Vaccination	1,000		
Covid 19 Vaccination	1,000		
Hepatitis B Vaccination <sup>3</sup>	1,000		
HPV Vaccination (F, age 18-26) <sup>3</sup>	1,000		
Blood Donation	200	100	100

(3 months apart)

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My AIA Vitality Membership Anniversary Date : DD / MM / YYYY

Points per  
membership year



### Physical Activities

#### Physical Activities

15,000

Earn Vitality Points for one physical activity with the highest point each day from (1) Workout by linking fitness device or app (up to 100 points/day) or (2) Partner Gyms visit (up to 100 points/day of visit) or (3) Online exercise with gym partner (up to 50 points/day of attendance, up to 6,300 points/ membership year) or (4) Fitness events e.g. marathon (up to 1,500 points/day)

### Healthy Food

Purchase fresh vegetables, fresh fruits,  
low fat pasteurized milk, fresh egg,  
fresh fish, or unpolished rice  
from programme partner.

Earn 1 point from every  
5 Baht spent before discount  
(up to 400 points/month)  
+ 15% discount  
(up to 300 Baht discount/month)

400	Jan	400	May	400	Sep
400	Feb	400	Jun	400	Oct
400	Mar	400	Jul	400	Nov
400	Apr	400	Aug	400	Dec

### Challenges

#### Personalized Challenges

Personalised challenge recommended by the programme  
such as exercising 30 mins/day and 3 days/week for 13 weeks  
and receive 1,000 points if achieve this challenge. Up to 5,500

#### Self-challenges

Self accepted challenge e.g., reduce alcohol intake, reduce sugar intake  
(50 points/Challenge, up to 500 points/membership year) Up to 500

#### Sleep

Sleep Tracking 1,830 5 points per night  
(Sleep 7 hours daily and track your sleep with Fitbit, Garmin, Apple Watch<sup>4</sup> or Samsung Watch)

### Special Activities

#### Special Activities

Special activities related to AIA Vitality program 500

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<sup>1</sup>Earn up to 2,500 points/membership year for completing all online nutrition assessments and nutritionist consultations. <sup>2</sup>Earn 1,000 Vitality Points for 3 consecutive membership years. <sup>3</sup>Once per life.

<sup>4</sup>Your Apple Watch needs to connect with 3rd party apps; Pillow, Sleep++ or Sleep Watch.





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**Important Note:** The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

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