AIA VITALITY INTEGRATED PRODUCTS

AIA VITALITY BONUS

THESE ARE DIVIDED INTO 2 GROUPS

1. Critical illness riders/endorsements include

- AIA Health Cancer
- AIA CI Plus
- AIA CI Top Up
- AIA Multi-Pay CI Plus[1]
- AIA Care for Cancer

(Receives Vitality Bonus up to 20%[2] for Critical illness riders/endorsements)

2. Medical expense and daily compensation riders include.

- AIA Health Happy
- AIA Health Saver
- AIA Health Plus[3]
- AIA Health CI Hero
- AIA HB Extra
- AIA Infinite Care (new standard)
- AIA Health Starter

(Receives Vitality Bonus up to 15%[2] for Medical expense and daily compensation riders)

Remark : [1] AIA Multi-Pay CI Plus is the marketing name of AIA Multi-Pay CI rider, sold together with AIA Total Care rider
[2] Of the standard premium for each policy year of the AIA Vitality Bonus riders that have already been paid by the Insured.
[3] AIA Health Plus is available only to applicants who are members of AIA group health insurance at the time of application.

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of 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.

VITALITY BONUS

Is a cashback benefit for integrated products that include riders and/or endorsements under the AIA Vitality Bonus program. The bonus is calculated and paid annually. The Vitality Bonus rate will be calculated based on the Vitality status according to the Vitality Bonus rate of the standard premium* in each policy year of the AIA Vitality Bonus integrated product riders that have already been paid by the Insured.

THE VITALITY BONUS RATE :

FOR CRITICAL ILLNESS RIDERS/ENDORSEMENTS

PLATINUM	20%
GOLD	10%
SILVER	2%
BRONZE	0%

Conditions : Each AIA Vitality Bonus rider must be effective at the policy anniversary date, and the Insured must not have received any benefits under the terms specified in each AIA Vitality Bonus integrated product riders prior to the current policy year.

FOR MEDICAL EXPENSE AND DAILY COMPENSATION RIDERS

1. In case the Insured received any inpatient hospitalization benefits within the policy year under the conditions specified in each AIA Vitality Bonus integrated product riders in this group.

PLATINUM	5%
GOLD	2%
SILVER	0%
BRONZE	0%

2. In case the Insured has never received any inpatient hospitalization benefits within the policy year under the conditions specified in each AIA Vitality Bonus integrated product riders in this group.

PLATINUM	15%
GOLD	5%
SILVER	1%
BRONZE	0%

Remark : * Standard Premium refers to the premium for standard risks, excluding extra premium due to health and/or occupation. The premium depends on the payment mode and does not include any premium discounts under the AIA Vitality program (if any).

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of 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.

AIA VITALITY BONUS

AIA Vitality Bonus integrated products come with **VITALITY BONUS** benefits from accumulating points and moving up to AIA Vitality status. The higher the status, the greater the Vitality bonus you get.

DETAILS OF AIA VITALITY BONUS RIDER		CRITICAL ILLNESS RIDERS/ ENDORSEMENTS	MINIMUM SUM ASSURED	MEDICAL EXPENSE AND DAILY COMPENSATION RIDER	MINIMUM SUM ASSURED
AIA VITALITY INTEGRATED PRODUCTS		AHC CIP MPCI Plus[1] Care for Cancer	500,000 baht above	HBX Health Happy Infinite Care[2] Health Plus[3] Health Saver Health Starter Health CI Hero	Any Plan
		CI Top Up	200,000 baht above		
VITALITY BONUS	AIA VITALITY STATUS CALCULATION	The Company will calculate it according to the Vitality Bonus rate of the standard premium[4] calculate separately according to the each AIA Vitality Bonus integrated product riders of Critical illness riders/endorsements and Medical expense and daily compensation rider as specified in the detailed table of riders above, and the Vitality Bonus will be calculated according to the Vitality Bonus rate of the standard premium in each policy year of the standard premium that have already been paid by the Insured. The Insured will receive the Vitality Bonus for each integrated product after a 90-day period from the policy anniversary date.			
	VITALITY BONUS PAYMENT CONDITIONS	For AIA Vitality Bonus integrated product riders, each rider must be in force for a full policy year, and the Insured must not have received any benefits under the terms of that AIA Vitality Bonus integrated product riders during the policy year in order to be eligible for the Vitality Bonus.		For AIA Vitality Bonus integrated product riders, each rider must be in force for a full policy year. The Vitality Bonus rate is determined based on two scenarios as indicated on page 13.	

Integrated products that include riders and/or endorsements to attach riders (if any) under the AIA Vitality program can be attached to other major insurance plans.
(Except for those that cannot be attached riders such as Annuity Fix, AIA Annuity Sure, AIA Senior Happy and insurance with a coverage period shorter than 10 years)

[1] AIA Multi-Pay CI Plus is the marketing name of AIA Multi-Pay CI rider, sold together with AIA Total Care rider.
[2] Infinite Care refer to the AIA Infinite Care (new standard).
[3] AIA Health Plus is available only to applicants who are members of AIA group health insurance at the time of application.
[4] Of the standard premium for each policy year of the AIA Vitality Bonus riders that have already been paid by the Insured.

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of 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.

AIA VITALITY BONUS

AIA Vitality Bonus integrated products come with **VITALITY BONUS** benefits from accumulating points and moving up to AIA Vitality status. The higher the status, the greater the Vitality bonus you get.

DETAILS OF AIA VITALITY BONUS RIDER		CRITICAL ILLNESS RIDERS/ENDORSEMENTS	MEDICAL EXPENSE AND DAILY COMPENSATION RIDER
VITALITY BONUS (CONTINUE)	VITALITY BONUS RATE[1]	AIA VITALITY STATUS: BRONZE 0%, SILVER 2%, GOLD 10%, PLATINUM 20% Conditions : For AIA Vitality Bonus integrated product riders, each rider must be in force for a full policy year, and the Insured must not have received any benefits under the terms of that AIA Vitality Bonus integrated product riders during the policy year in order to be eligible for the Vitality Bonus.	1. If the Insured has received inpatient hospitalization benefits during the policy year under the terms of AIA Vitality Bonus integrated product rider. AIA VITALITY STATUS: BRONZE 0%, SILVER 0%, GOLD 2%, PLATINUM 5% 2. If the Insured has never received inpatient hospitalization benefits during the policy year under the terms of AIA Vitality Bonus integrated product rider. AIA VITALITY STATUS: BRONZE 0%, SILVER 1%, GOLD 5%, PLATINUM 15%

[1] The Company reserves the right to adjust the Healthy Bonus rate during the policy year, subject to the approval of the Registrar. The Company will notify the Insured in writing at least thirty (30) days in advance.

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of 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.

 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.

In case of purchasing the basic insurance with attached to the AIA Vitality Bonus integrated product riders.

This policy has 4 types of rider coverage, including AIA CI Plus, AIA Care for Cancer, AIA Health Happy and AIA HB Extra.

EXAMPLES VITALITY BONUS RATES UNDER AIA VITALITY BONUS PROGRAM ON VARIOUS POLICY ANNIVERSARIES.

SCENARIO 1 : VARIED STATUS EVERY POLICY YEAR, AND THE INSURED NEVER RECEIVED BENEFITS UNDER THE TERMS OF EVERY RIDER.

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12
Status[1]		B	S	G	P	P	G	B	B	B	S	S
AIA CI Plus[2]	0%	2%	10%	20%	20%	10%	0%	0%	0%	2%	2%	2%
AIA Care for Cancer[2]	0%	2%	10%	20%	20%	10%	0%	0%	0%	2%	2%	2%
AIA Health Happy[3]	0%	1%	5%	15%	15%	5%	0%	0%	0%	1%	1%	1%
AIA HB Extra[3]	0%	1%	5%	15%	15%	5%	0%	0%	0%	1%	1%	1%

SCENARIO 2 : GOLD STATUS EVERY POLICY YEAR, AND THE INSURED NEVER RECEIVED BENEFITS UNDER THE TERMS OF EVERY RIDER.

Policy Anniversary Year	1	2	3	4	5	6	7	8	9	10	11	12
Status[1]		G	G	G	G	G	G	G	G	G	G	G
AIA CI Plus[2]	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
AIA Care for Cancer[2]	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
AIA Health Happy[3]	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
AIA HB Extra[3]	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%

SCENARIO 3 : BRONZE STATUS EVERY POLICY YEAR, AND THE INSURED NEVER RECEIVED BENEFITS UNDER THE TERMS OF EVERY RIDER.

Policy Anniversary Year	1	2	3	4	5	6	7
Status[1]		B	B	B	B	B	B
AIA CI Plus[2]	0%	0%	0%	0%	0%	0%	0%
AIA Care for Cancer[2]	0%	0%	0%	0%	0%	0%	0%
AIA Health Happy[3]	0%	0%	0%	0%	0%	0%	0%
AIA HB Extra[3]	0%	0%	0%	0%	0%	0%	0%

Vitality Bonus is 0% as members have Bronze status every year. As a result, the Insured will not receive any Vitality Bonus benefits in the renewal year policy.

Remark : [1] Status refers to the Insured's AIA Vitality status under the program which are Bronze (B), Silver (S), Gold (G), or Platinum (P)
[2] Critical illness riders/endorsements will receive cashback benefit as the Insured's status up to 20% of the standard premium.
[3] Medical expense and daily compensation rider will receive cashback benefit as the Insured's status up to15% of the standard premium.

- The Company reserves the right to change the health and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- The applicant 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 of 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.

 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.