

AIA



AIA **Critical Illness Care**

Financial Protection for

39 CRITICAL ILLNESSES
INCLUDING CANCER

Life is precious. Protect against the unexpected.



AIA Critical Illness Care

**AT EVERY STAGE OF LIFE, DESPITE OUR DIFFERENT AMBITIONS,
WE ALL SHARE THE SAME DESIRE—TO LIVE LIFE TO THE FULLEST.
CRITICAL ILLNESSES LIKE CANCER, STROKE, AND HEART DISEASE
CAN STRIKE UNEXPECTEDLY, THREATENING NOT ONLY OUR
HEALTH BUT ALSO BRING SIGNIFICANT FINANCIAL AND
EMOTIONAL BURDENs.**





WHY SHOULD YOU BE WORRIED ABOUT CRITICAL ILLNESSES?

LIFE IS UNPREDICTABLE...

More than **50%** of all deaths in Myanmar are caused by critical illnesses such as cancer, stroke, heart attack, etc.

1.

Stroke is the **No.1 leading cause of death** contributing 20% of all deaths.

2.

More than 77,000 cancer cases were newly diagnosed every year.

3.

Approximate cost of treatment for heart attack will be around **120 million MMK.**

AIA CRITICAL ILLNESS CARE HELPS REDUCE THE FINANCIAL BURDEN CAUSED BY CRITICAL ILLNESSES, EMPOWERING YOU TO CONTINUE PURSUING YOUR DREAMS, SECURING YOUR FUTURE, AND CARING FOR YOUR LOVED ONES.

LOVE YOURSELF, PROTECT TO LIVE FULLY.

**KEY PRODUCT SPECIFICATIONS****Type of Product:**

Critical Illnesses Coverage

Entry Age:

30 days to 65 years old (Next birthday)

Sum Assured:

Starting from 10,000,000 MMK

Policy Term

Standalone : until the age of 70 (next birthday)

Rider : until the age of 70 (next birthday) or until maturity of basic policy.

WHY DO YOU NEED AIA CRITICAL ILLNESS CARE?

**COMPREHENSIVE COVER FOR 39 CRITICAL ILLNESSES**

With 39 Critical Illnesses covered, which include 12 Early and 27 Major Critical Illnesses, you can ensure you are well protected; available as a Rider or a Standalone Product

**AFFORDABLE CRITICAL ILLNESS PROTECTION**

With our affordable premiums which are on an attained age basis, you can ensure you have affordable critical illness coverage

**CUSTOMIZABLE CRITICAL ILLNESS COVERAGE**

With sum assured starting MMK 10 millions onwards, you can stop worrying about expensive treatment and secure coverage based on your requirements

**WORLDWIDE COVERAGE**

With our 24x7 worldwide Critical Illness coverage, you will remain protected no matter where you are across the globe

**EXCLUSIVE HEALTHCARE OFFERINGS**

With our complimentary partner offerings, you can better manage your health and critical illness treatment

HOW MANY CRITICAL ILLNESSES ARE COVERED?

Total
39

12 + **27**

Early Critical Illnesses

Major Critical Illnesses

KEY BENEFITS AT A GLANCE



ACCELERATED EARLY CRITICAL ILLNESS BENEFIT

A maximum of 25% of Sum Assured amount
In case of Coronary Angioplasty, limited up to 10% of Sum Assured.

This benefit will be deducted from Major Critical Illness Benefit amount.



MAJOR CRITICAL ILLNESS BENEFIT

100% of Sum Assured amount
(After deducting any early CI benefit paid)



WHAT ARE COVERED IN AIA CRITICAL ILLNESS CARE?

EARLY CRITICAL ILLNESSES	MAJOR CRITICAL ILLNESSES
	<ul style="list-style-type: none">• Carcinoma in Situ• Major Cancer
	<ul style="list-style-type: none">• Cardiac Pacemaker or Defibrillator Insertion• Coronary Angioplasty• Heart Attack-of specified severity• Severe Cardiomyopathy• Infective Endocarditis• Coronary Artery By-Pass Surgery• Heart Valve Replacement or Repair
	<ul style="list-style-type: none">• Minimally Invasive Surgery to Thoracic or Abdominal Aorta• Carotid Artery Surgery• Thoracic or Abdominal Aorta Surgery
	<ul style="list-style-type: none">• Cerebral Shunt Insertion• Brain Aneurysm Surgery (via Endovascular procedures)• Mild Viral Encephalitis• Stroke - resulting in permanent neurological deficit with persisting clinical symptoms• Bacterial Meningitis• Severe Encephalitis• Benign Brain Tumour• Brain Surgery
	<ul style="list-style-type: none">• Surgical Removal of a Lung• Late-Stage Lung Failure• Primary Pulmonary Hypertension
	<ul style="list-style-type: none">• Partial Surgical Removal of the Liver• Late-Stage Liver Failure• Fulminant Hepatitis
	<ul style="list-style-type: none">• Surgical Removal of a Kidney• Late-Stage Kidney Failure• Medullary Cystic Disease• Systemic Lupus Erythematosus with Lupus Nephritis
	<ul style="list-style-type: none">• Small Bowel Transplant• Major Organ/ Bone Marrow Transplantation
	<ul style="list-style-type: none">• Severe Burn• Coma• Rabies• Generalized Tetanus• Multiple Sclerosis• Poliomyelitis• Chronic Aplastic Anaemia



HOW DOES IT WORK?

At age 29, Ko Thiha, a male non-smoker, takes AIA Critical Illness Care Plan which gives him a coverage amount of 100 Million MMK.



- **Age 29**
Ko Thiha signs up for AIA Critical Illness Care Cover.
- **Age 31**
Ko Thiha experiences high fever and headache, then visits to a doctor. Doctor confirms that he is having mild viral encephalitis.
Accelerated Early Critical Illness Benefit Payout : 25,000,000 MMK
(25% of coverage amount)
- **Age 36**
Ko Thiha is diagnosed with serious heart attack unexpectedly.
Major Critical Illness Benefit Payout : 75,000,000 MMK
(the remaining 75% of coverage amount)
- **Beyond age 36**
AIA Critical Illness Care policy is ended.
He is fully recovered with peace of mind without worrying for financial burden due to critical illnesses for his family.



Exclusive Healthcare Offerings

As an AIA member, you can enjoy exclusive benefits with preferential rates and services at our partners' Hospitals and Clinics!



FREQUENTLY ASKED QUESTIONS

Will I need to undergo medical check-up prior to policy purchase?

Yes, you might need to undergo medical check-up from AIA Myanmar's panel clinics and hospitals on insured age and sum assured chosen at the time of policy issuance.

If I had already claimed 10% of Sum Assured amount for Coronary Angioplasty, can I claim again under Accelerated Early Critical Illness Benefit?

Yes, the remaining 15% of Sum Assured can be claimed as Accelerated Early Critical Illness Benefit up to a maximum of 25% of Sum Assured if the other Early Critical Illnesses are diagnosed or surgically performed.

What does Survival Period mean?

It means that the Life Assured must survive at least 7 days from the date of diagnosis, or the date of surgical procedure performed for such Critical Illness as applicable, subject to the terms and conditions, for the Critical Illness benefit to be claimed.

Will my premium rate be the same for every year?

Premium rate of AIA Critical Illness Care will not be the same for every year and might vary depends on the attained age, occupation and smoking status of the life assured.

Is there any Waiting Period to be eligible for claim under AIA Critical Illness Care policy?

Yes, there is waiting period of 90 days from Policy Issue Date or Policy Effective Date or the most recent Reinstatement Date, whichever is later, to be eligible for claim under AIA Critical Illness Care policy.

How long am I covered for?

You are covered for the premium paying period subject to renewability of the policy for
Standalone: until the age of 70 (next birthday)
Rider: until the age of 70 (next birthday) or until maturity of basic policy.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request a copy of the AIA Sales Illustration 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 AND FIND OUT MORE

Please contact your SHER / AIA Authorised representative if you have any questions.
We are always happy to help.