



AIA MED-ASSIST
NOTHING WILL HOLD YOU BACK

Worry less about your family's medical expenses,
as your love for them lives on, and life goes on.



PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

AIA MED-ASSIST

When you're hospitalized, recovery should be your top priority. Your hospital bills shouldn't add to your worries. That's why there's AIA Med-Assist. It's a peso-denominated variable life insurance that can cover your medical expenses during hospitalization. It's available in Pay-to-age-65 Variant and it has different packages to choose from depending on your budget.

Now, you can just focus on getting better and living better.



Antonio (age 30, non-smoker) wants an affordable plan that can prepare him for possible hospitalization expenses. He chooses AIA Med-Assist Package B which gives him the following benefits.

HOW IT WORKS



Medical Benefit

Antonio 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 P1,000,000.*



Daily Hospitalization Income

If his doctor recommends that he gets confined due to a covered illness or injury, Antonio would receive P2,000/day up to 365 days to make up for lost income.



Life Insurance Coverage

In case Antonio passes away, his loved ones will receive a fund equal to either the Face Amount of his plan, its Account Value or the Minimum Life Insurance Coverage** (whichever is higher).



Waiver of Premium

Antonio's plan also has this supplementary benefit that would waive his Basic Annual Premium and Special Top-Up. This would also keep his Life Insurance Coverage intact in case he suffers Total and Permanent Disability.***



Philam Vitality

AIA Med-Assist can also help Antonio live a healthier lifestyle. Plus, he'll even get rewards just by staying active!

* 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. For insured age 0-17, benefit of the plan would include the life insurance coverage and the medical benefit rider only.

** 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. Juvenile Lien for the Life Insurance Benefit will apply for ages 0-5.

*** Only the Life Insurance Coverage would be enforced once the Waiver of Premium takes effect. All other benefits would be terminated.

Live active and enjoy more rewards with Philam Vitality

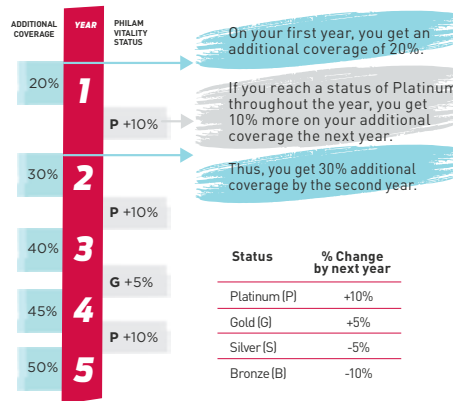
AIA Med-Assist is powered by Philam Vitality—a science-backed wellness program that rewards you for taking steps towards a healthier life.

The healthier you get, the more points you earn, the bigger rewards you get. It's that simple!



With Philam Vitality, you immediately get an upfront increase of 20% on your coverage.

This can even go up to 50% depending on your Philam Vitality Status. Just keep making efforts to live healthy so you can earn more points and get a higher Philam Vitality Status.



Your additional coverage can change depending on your Philam Vitality Status.

Status	% Change by next year
Platinum (P)	+10%
Gold (G)	+5%
Silver (S)	-5%
Bronze (B)	-10%

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 Medical Benefit, Daily Hospital Income Benefit and Waiver of Premium rider, if any.

The Philippine 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 and fund management products and services through its subsidiaries—BPI-Philam Life Assurance Company (BPLAC) and Philam Asset Management Inc. (PAMI).

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.