

AON

**IHS GLOBAL (MALAYSIA) SDN BHD
INFORMATION HANDLING SERVICES (M) SDN BHD
MSERV (MALAYSIA) SDN BHD**

Employee Benefits

Policy Period : 1 Jan 2025 to 31 Dec 2025



1

Group Personal Accident

AON



COVERAGE

Accidental
Death &
Disablement

- Covers Bodily Injury caused by an Accident during the period of insurance which is sudden, unforeseen and fortuitous causing **Death; Disablement; and Permanent Total Disablement** within 365 days from the date of accident.
- Permanent Total Disablement is defined as unable to perform 3 out of 6 **activities of daily living** (confirmed by a medical report). The activities of daily living are washing, dressing, feeding, toileting, mobility, and transferring.

Sum
Insured

Category	Sum Insured (RM)
All Employees	36 x Basic Monthly Salary



Summary Table

No.	Benefit	Sum Insured (RM)
1	Permanent Total Disablement	150% of AD&D Sum Insured
2	Accidental Death and Permanent Disability whilst Overseas	Additional 10% of AD&D Sum Insured
3	Accidental Death due to Natural Catastrophe	Additional 25% of AD Sum Insured
4	Accidental Death due to Terrorism	Additional 25% of AD Sum Insured
5	Accidental Death at Workplace	Additional 10% of AD Sum Insured
6	Accidental Death In A Public Conveyance	Additional 100% of AD Sum Insured up to RM1 million
7	Bereavement Benefit Due To Death From Specified Infectious Diseases	1,500
8	Bereavement Benefit Due To Dengue fever	10,000
9	Dengue Recuperation	1,000
10	Education Fund Benefit	5,000 per child up to 10,000 per family
11	Fractures	10,000
12	Funeral Expenses	10,000
13	Get Well Benefit	500
14	Medical Report Fees	200
15	Snatch Theft	500
16	Temporary Disability Allowance	1,500



Summary Table

No.	Benefit	Sum Insured (RM)
17	Accidental Burns	20,000
18	Ambulance Fees Reimbursement	3,000
19	Credit Card Indemnity	5,000
20	Coma Recuperation – Daily Income	300 per day up to 60 days
21	Corporate Events Cover For Family	Covered
22	HIV due to Blood Transfusion	50,000
23	Home Nursing Care	100 per day up to 14 days
24	Miscarriage	2,000
25	Mobility Assistance	10,000
26	Orphaned Benefits	2,000 per child up to 10,000 per family
27	Rape Trauma Compensation	1,000
28	Physiotherapy Expenses	2,000
29	Repatriation of Mortal Remains	1,000,000
30	Staff Replacement	10,000
31	Trauma Counselling Compensation	500 per visit up to 5,000
32	Visitors benefit	10,000



Summary Table

No.	Benefit	Sum Insured (RM)
33	Transportation Allowance for Post-hospitalisation Consultation due to Accident	300
34	Coma due to Common Carrier Accident	Additional 100% PD of Sum Insured
35	Compassionate Visit - within Malaysia	2,000
36	Facial Scarring	10,000
37	Retraining for Alternative Employment	10,000
38	Major Head Trauma	Additional 10% of PD Sum Insured



General Exclusions

- Pre-Existing and Congenital Conditions
- Suicide or intentional self-inflicted injuries
- Air Travel (other than as paying passenger in privately licensed and commercial aircraft) and Helicopter
- Violation of law which carries penalty of imprisonment and Violating a government prohibition or regulation
- Act of war, invasion, act of foreign enemy, hostilities or warlike operations (whether war declared or not), etc (except for Passive War)
- Driving or riding in any kind of race
- Professional and/or extreme sports
- Alcoholism, drug abuse including all complication
- Psychotic, mental and nervous disorders
- Pregnancy, miscarriage or childbirth, birth control, etc.
- Cosmetic or plastic surgery, elective surgery
- Dental (unless necessitate by Injury caused by Accident)
- Routine health checks, investigations, etc. AIDS and any complications associated
- Embargo / Trade Sanction countries



2

Group Term Life

AON

[AIA - INTERNAL]





Eligibility & Summary of Benefit

Eligibility :-

Provide cover to all full time and active employees only.

Overall age limit :-

Employees : Max entry age 64, up to 69 years old

Summary of Benefit

- Group Term Life (GTL)
- Supplementary Total Permanent Disability (TPD)
- Supplementary Group Partial and Permanent Disability (PPD)
- Critical Illness due to all causes – 50% Accelerated basis

Provides financial protection in the event of loss of life from all causes on a 24 hours worldwide basis.



Benefits Structure

Employee Category	(Death/TPD/PPD)	Critical Illness (CIA)
All Employees	36 X MBS <i>Maximum RM 4mil</i>	18 X MBS <i>Maximum RM 1mil</i>

Note :-

MBS – Monthly Base Salary

TPD – Total Permanent Disablement

PPD – Partial Permanent Disablement

CIA – Critical Illness (Accelerated*)

**combined limit with Death/TPD/PPD coverage*

Supplementary Permanent Total Disability Benefit (PTD)

- ❖ Disability caused by bodily injury, illness or disease, which wholly prevent the employees from performing any works.
- ❖ To classify a total disability as a permanent one, it must continue uninterruptedly for a period of at least six (6) months.

Loss of :

- i) Total and irrecoverable loss of sight of two (2) eyes; or
- ii) Loss of two (2) or more limbs by severance at or above wrist or ankle; or
- iii) Total and irrecoverable loss of sight of one (1) eye and loss of one (1) limb by severance at or above wrist or ankle

Total and Permanent Disability





Exclusion

Supplementary Total Permanent Disability (TPD) & Partial Permanent Disability (PPD)

- Suicide, self-inflicted injuries or any attempt thereat, while sane or insane
- War, declared or undeclared, revolution or any warlike operations
- Violation or attempted violation of the law or resistance to arrest
- Pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the 90 days preceding effective date of coverage and such disability begins in the first 12 months after the Member's effective date of coverage

Note: The exclusions described have been summarised and are not exhaustive. Please refer to the Policy contract for detailed exclusions.

Supplementary Group Critical Illness (CIA)

- Covers 39 illness
- Accelerated coverage
 - 50% of sum assured of Basic GTL
- Waiting period of 30 days with the exception of 60 days for Cancer, Heart Attack, Other Serious Coronary Artery Disease and Coronary Artery By-Pass Surgery.
- Only one payment is payable



Note:

No benefit will be payable to the Insured Employee who has at any time prior to the commencement of this Policy incurred a Critical Illness or sought medical advice for signs and symptoms that are present that are related to the diagnosis of the Critical Illness covered.

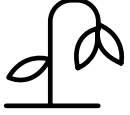
Critical Illness



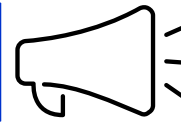
1. Stroke – *resulting in permanent neurological deficit with persisting clinical symptoms*
2. Heart Attack – *of specified severity*
3. Kidney Failure – *requiring dialysis or kidney transplant*
4. Cancer – *of specified severity and does not cover very early cancers*
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. *Angioplasty and Other Invasive Treatments for Coronary Artery Disease*
8. End-Stage Liver Failure
9. Fulminant Viral Hepatitis
10. Coma – *resulting in permanent neurological deficit with persisting clinical symptoms*
11. Benign Brain Tumour – *of specified severity*
12. Paralysis of Limbs
13. Blindness – Permanent and Irreversible
14. Deafness – Permanent and Irreversible
15. Third Degree Burns – *of specified severity*
16. HIV Infection Due To Blood Transfusion
17. End-Stage Lung Disease
18. Encephalitis – *resulting in permanent inability to perform Activities of Daily Living*
19. Major Organ / Bone Marrow Transplant
20. Loss of Speech
21. Brain Surgery
22. Heart Valve Surgery
23. Terminal Illness
24. Loss of Independent Existence
25. Bacterial Meningitis – *resulting in permanent inability to perform Activities of Daily Living*
26. Major Head Trauma
27. Chronic Aplastic Anaemia – *resulting in permanent Bone Marrow Failure*
28. Motor Neuron Disease – *permanent neurological deficit with persisting clinical symptoms*
29. Parkinson's Disease – *resulting in permanent inability to perform Activities of Daily Living*
30. Alzheimer's Disease / Severe Dementia
31. Muscular Dystrophy
32. Surgery to Aorta
33. Multiple Sclerosis
34. Primary Pulmonary Arterial Hypertension – *of specified severity*
35. Medullary Cystic Disease
36. Cardiomyopathy – *of specified severity*
37. Full Blown AIDS
38. Occupationally Acquired Human Immunodeficiency Virus (HIV)
39. Systemic Lupus Erythematosus with Severe Kidney Complication

Note : For full description please refer to the policy contract

Claim Procedure


Death Claim

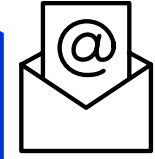
1



Notify HR within 30 days from the date of death/disability


TPD Claim

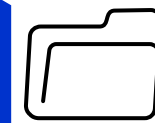
2



HR report the claim to Aon within 30 days from the date of death/disability

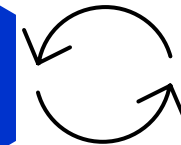

Critical Illness Claim

3



Completed claim documents to be submitted to Aon within 90 days the date of notification

4

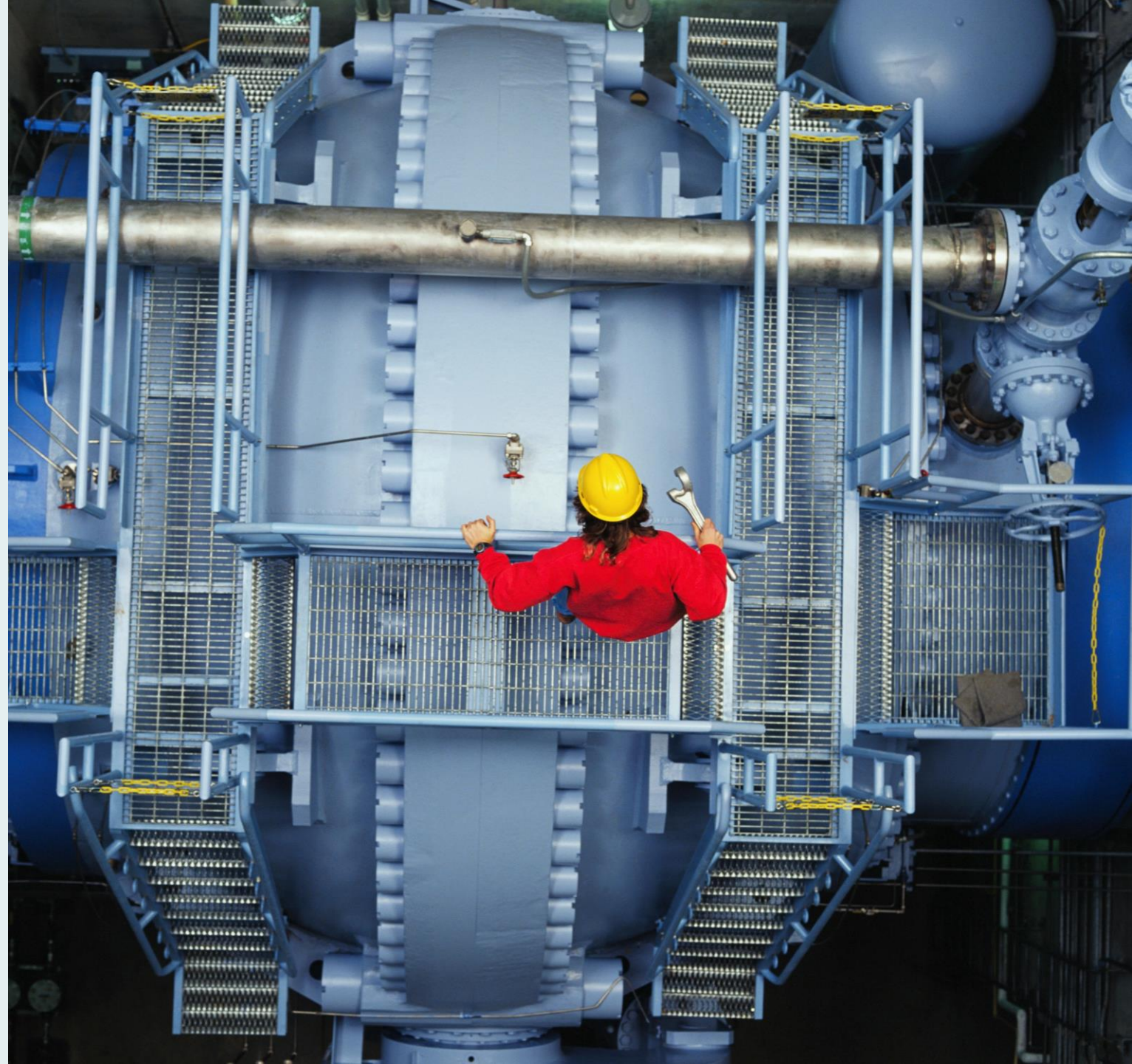


Claim will be processed and reimbursed with 30 working days from the date of submission. **(With complete document and no deferment)**

3

Group Hospital & Surgical
Outpatient GPSP
Maternity
ASO Program

AON





Eligibility

Eligibility :-

- Employee - cover to all full time and active employees only.

Overall age limit :-

- Employees : Max entry age 64, up to 69 years old
- Spouse : Max entry age 64, up to 69 years old (1 Legally married spouse)
- Children : 15 days to 19 years old
(can extend till 23 if still unmarried, unemployed & full-time student)



Summary of Benefits – Group Hospital & Surgical

Hospitalization Benefits	P 200 (All employees)	P 320 (flex up option)
• In-Hospital Care	RM	RM
• Hospital Room and Board (up to maximum 180 days)	200	320
• Intensive Care Unit (up to maximum 30 days)	350	350
• Hospital Supplies and Services	As Charged	
• Surgical Fees		
• Anaesthetic Fee		
• Operating Theatre		
• In-Hospital Physician Visit (up to maximum 180 days)		
• Government Hospital Daily Cash Allowance	100	100
• Overall Maximum Limit for Malaysian Government	55,000	70,000

****NOTE: Dependents will be subjected to 90/10 co-share effective 01/01/2025**



Summary of Benefits – Group Hospital & Surgical

Hospitalization Benefits	P 200 (All employees)	P 320 (flex up option)
AMBULATORY CARE		
<ul style="list-style-type: none"> • Pre-Surgical/Medical Diagnostic Services & Consultation (60 days prior to hospitalization) • Second Surgical Opinion • Post-Hospitalization Treatment (60 days maximum from date of discharge) • Daycare Procedure (Surgical/Medical) 	As Charged	
• Ambulance Fees	250	250
• Emergency Out-Patient Accidental Treatment (Within 24 hours after the accident & follow-up treatment up to 60 days)	2,750	3,250
• Accidental Dental Treatment (Within 24 hours after the accident & follow-up treatment up to 14 days)	500	500
• Emergency Out-Patient Treatment (10:00pm to 8.00am)	100	100
• Medical Report Fee Reimbursement	100	100
• Pre-Hospitalisation Covid-19 Test	300	300
Overall Limit	55,000	70,000

****NOTE: Dependents will be subjected to 90/10 co-share effective 01/01/2025**



Example of Computation of Eligible Claim Amount with 90/10 Co- Share

GH&S Benefits	Claim Amount	Eligible Benefits	Amount Covered by AIA	Co Share Amount Incured to Employee
Hospital Miscellaneous*	10,000	Overall Limit per annum	10,800	1,200
Post Hospitalization Coverage*	2,000			
Total	12,000	55,000	10,800	0

Benefit

Total Hospitalization Bill: RM 12,000

Excess from GH&S plan: No Excess

Total Paid by AIA = MYR 10,800

Total Paid by Employee = MYR 1,200

*The example is for illustrative purposes only and meant to provide general guidelines. Actual information may be different or more detailed from case-to-case basis.



Summary of Benefits – Outpatient GP

Hospitalization Benefits	P 200 (All employees)	P 320 (flex up option)
Out-Patient General Practitioner Benefit (GP)	RM	RM
Non-Panel Clinic Visit (Emergency)	Yes	Yes
Non-Panel Clinic Visit (Non-Emergency)	30 per visit	30 per visit
a) Routine Consultation b) Medication c) Injection d) Diagnostic Lab / X-Ray Procedures e) Out-Patient Surgical Procedure	As Charged	As Charged
Oversea Out-Patient benefit	40	40
GP Overall Limit	1,500	2,000



Summary of Benefits – Outpatient SP

Hospitalization Benefits	P 200 (All employees)	P 320 (flex up option)
Out-Patient Specialist Benefit (SP)	RM	RM
Panel GP Referral Letter	Required	Required
Direct Paediatric Benefit	Yes	Yes
a) Consultation b) Medication c) Injection d) Diagnostic Lab / X-Ray Procedures e) Out-Patient Surgical Procedure	As Charged	As Charged
Oversea Out-Patient benefit	150	150
SP Overall Limit	2,000	2,500



Summary of Benefits – Maternity

Maternity Benefits	P 200 (All employees) (RM)	P 320 (flex up option) (RM)
<ul style="list-style-type: none">• Normal delivery (including vacuum & forceps delivery) (Inclusive of pre- and post-natal)	2,500	3,000
<ul style="list-style-type: none">• Caesarean section (Inclusive of pre- and post-natal)	3,750	4,000
<ul style="list-style-type: none">• Miscarriage or abortion (medically necessary)	2,500	3,000

2025
ENHANCEMENT



Summary of Benefits – ASO Program

Employees ONLY		
Employees	Female (RM)	Male (RM)
Flu Vaccination	160	
Mammogram, Pap Smear & Women Cancer Market Test	1,500	-
Cancer Marker Test	-	300

Remarks:

- Flu vaccines is applicable to all employees
- Mammogram, Pap Smear & Women Cancer Marker Test and is only applicable to female employees
- Cancer Marker Test and is only applicable to male employees



Important Notes



- ▶ Any medical costs exceeding the benefit limit provided by your company will be borne by the member.
- ▶ Kindly check your itemized bills before discharge.
- ▶ Claims must be submitted to AIA within 30 days from the date of consultation or service. Please refer to the AIA Procedures.
- ▶ Some hospitals do not include meal allowances under the Room & Board Limit.
- ▶ Some hospitals requires deposit upon admission and it is refundable upon discharged.
- ▶ Vitamins and all type of supplements are not covered for inpatient discharge/take-home medication and outpatient visit.
- ▶ Long term medications will only be issued on a monthly basis.
- ▶ **Inpatient & Outpatient benefits must be flex-ed simultaneously**

Admission Procedure

Admission Procedure

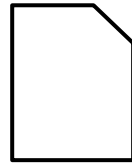


1



Present Your AIA App (E-Medical Card)
(Alternatively, present your IC and inform hospital to check the insurance coverage with AIA.)

2



Hospital Submit Pre-Admission Assessment Form (PAAF Form) to AIA
Important Note : Pre-Admission Assessment Form (PAAF) needs to be completed by attending Doctor and submitted to AIA Call Centre before AIA could proceed to issue LOG

3



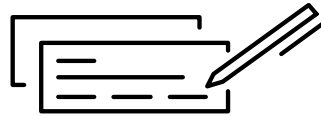
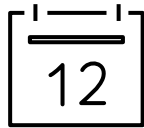
AIA process and issue the GL within 1 hour for non complicated case.
Important Note : Hospital may collect provisional deposit RM 300 to RM 500 although LOG is issued as per the Hospital regulation for ineligible expenses.

4



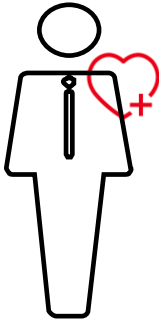
Member Admitted to the Ward

Discharged Procedure



Discharged Time After 12pm

Discharged Procedure



Member pay for the excess cost upon discharged.

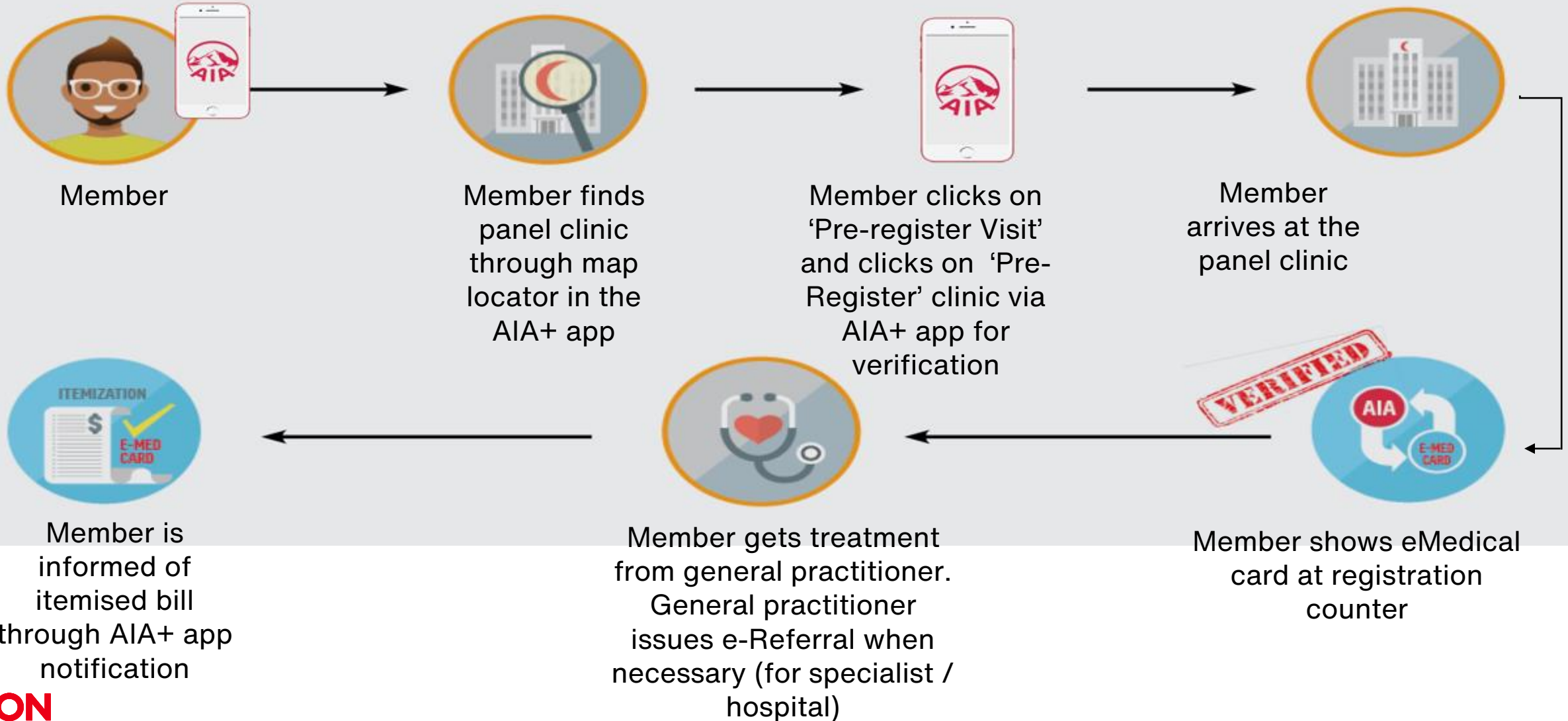
The Hospitalisation LOG covered One Admission only, subject to the maximum limit specified in the Schedule of Benefits and Exclusions.

- Government Hospital required Original LOG. Please send your request at least Two days earlier in order for AIA to send the Original LOG via courier/dispatch to be delivered to the hospital.
- The Hospitalization LOG covered One Admission, and is valid for 30 days upon issuance.
- All related follow up visit LOG within 60 days is to be separately applied using the AIA+ App**

Using the eMedical Card

1. Clinic Visitation

AIA Member ID Card



What's Not Covered

- ✘ Plastic/Cosmetic surgery
- ✘ Experimental, investigative, unproven services
- ✘ Injuries sustained while committing a crime under the influence of alcohol or narcotics
- ✘ Smoking cessation
- ✘ Private nursing care
- ✘ Contraceptive, infertility, sexual dysfunction, sterilization
- ✘ Child birth, pregnancy
- ✘ Sex transformation and sex hormone therapy
- ✘ Circumcision
- ✘ Sexual transmitted disease & communicable disease required quarantine by law
- ✘ Alternative therapies
- ✘ Vitamins/supplements, over the counter purchases of medicines
- ✘ Psychotic, mental or nervous disorders
- ✘ Congenital, hereditary or developmental
- ✘ New born child (within the first 14 days)
- ✘ Allergy testing
- ✘ Hospitalization for investigative purpose
- ✘ Speech and occupational therapy
- ✘ External appliances
- ✘ Radiation
- ✘ War, riot, rebellions, insurrection, civil commotion explosion of war weapons, terrorism related activities
- ✘ Services of non-medical nature (eg TV, phone)
- ✘ Outpatient physical therapy
- ✘ Preventive vaccination (except child vaccination stated under the guideline of Ministry of Health Malaysia)
- ✘ Donation of body organ
- ✘ Investigation and treatment of sleep and snoring disorders

Please refer to the Policy for Details



AIA CONTACT POINTS



CONTACT POINTS

1-300-88- 1899

General Queries

(Claims/Portal or Mobile App Login/User ID or Password/Other Enquiries)

Available from Monday – Friday (8:30am – 4:30pm)

1-300-88- 8860/70

Letter of Guarantee

(Issuance/Enquiries)

Available 24 / 7



Types of Enquiries

(Claims/Portal or Mobile App Login/
User ID or Password/Other Enquiries)

Letter of Guarantee Request

Contact Email Address

my.customer@aia.com

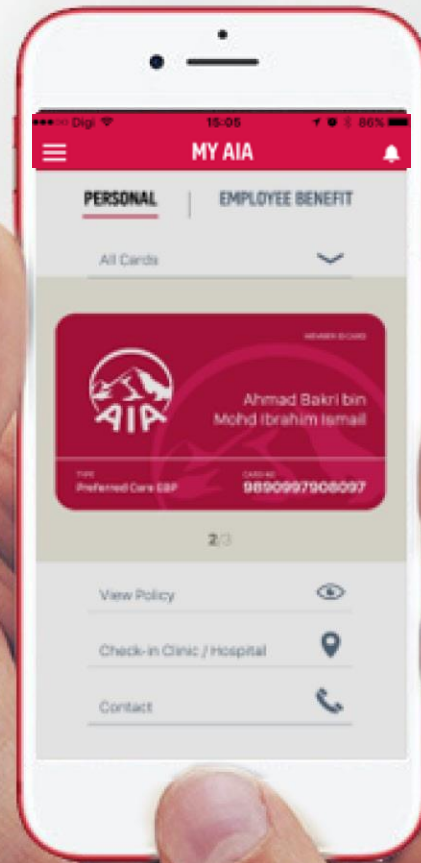
members@aia.com

5

AIA+ App
(e-Medical Card)



Download the **AIA+ Malaysia** app now at



AIA+ Mobile App : Key Features



No physical card needed



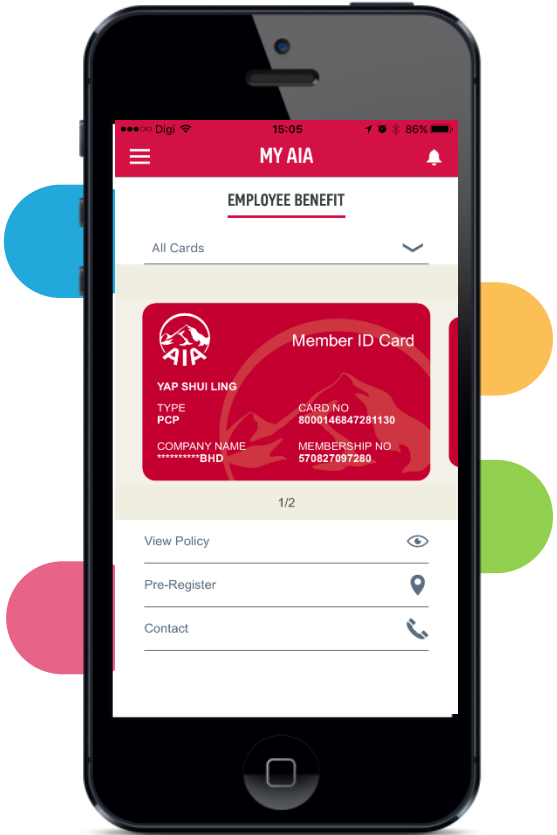
Check benefit coverage



Check your utilisation



Search panel clinics & hospitals



View medical bill & historical transactions



Guardian able to access e-medical card



Submit and track your claims



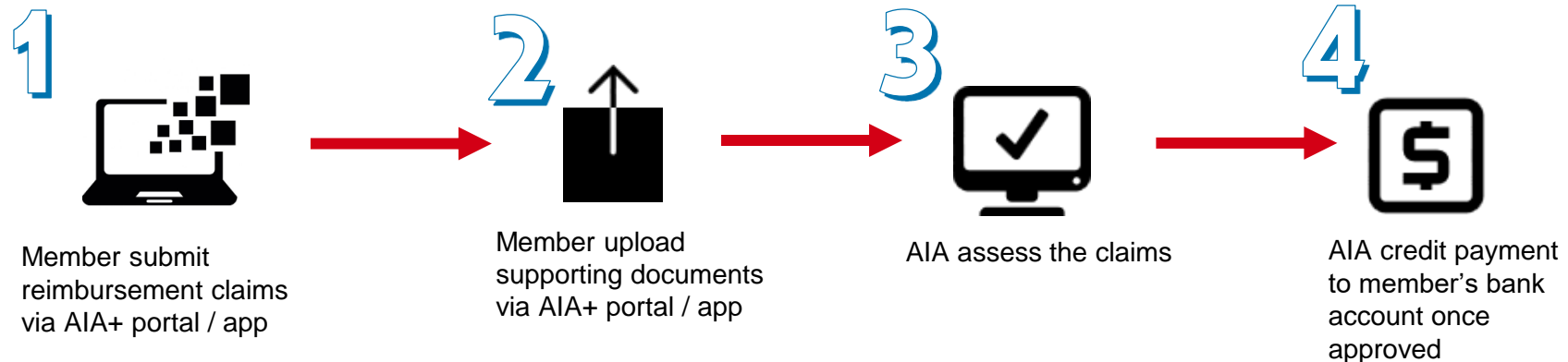
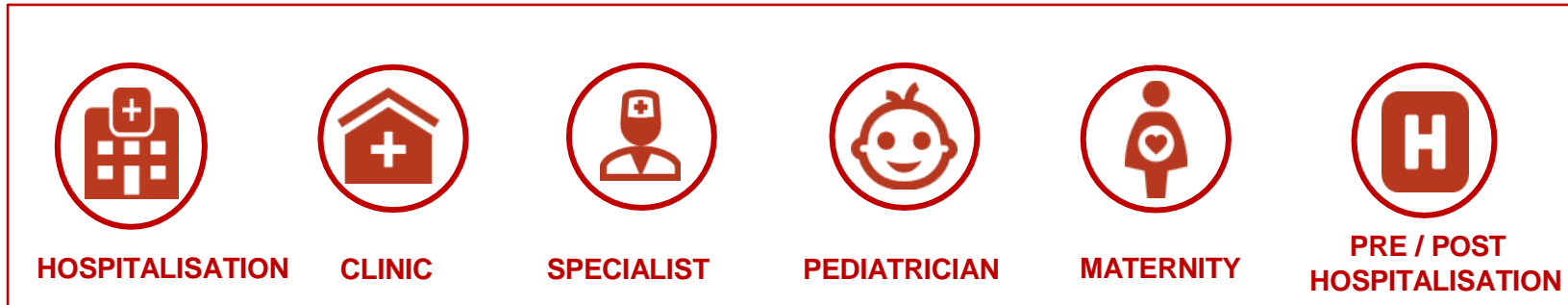
Claims Submission



e-Claims Submission

IT'S COMPLETELY **PAPERLESS**

FOR THE FOLLOWING CLAIM TYPES:





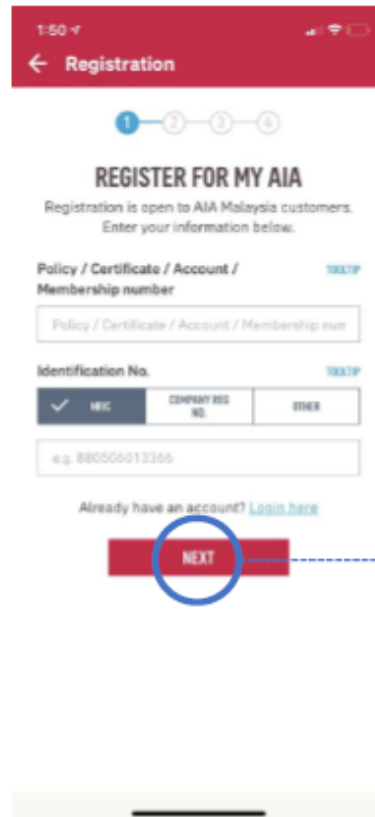
Registration Process – AIA+ App

ENTRY POINT REGISTRATION

Tap on the "Register here" to proceed

Registration Process – AIA+ App

STEPS FOR REGISTRATION



POLICY NUMBER

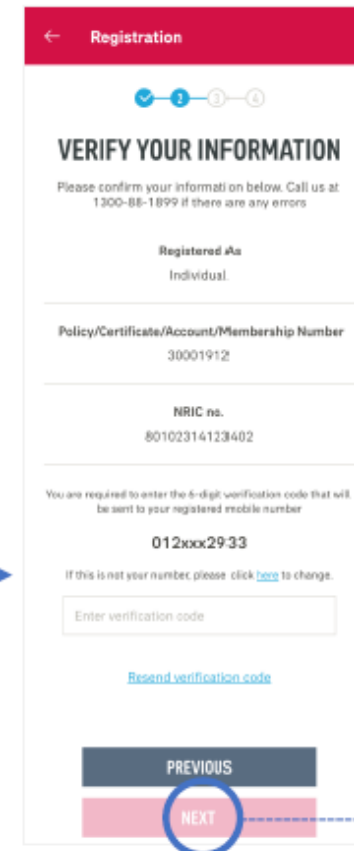
Key in Policy/ Certificate/ Account/ Membership Number

Note: For AIA Corporate Members: Please Key in NRIC/Passport number

IDENTIFICATION NO.

Key in NRIC/ Company No./ Others eg. Passport no., military ID, etc

Tap on next



VERIFY YOUR INFORMATION

Confirm information.

Verify the registered mobile number is correct to receive the 6-digits verification code.

To add/edit mobile number, click on the hyperlink [here](#) to edit mobile number – Step2A

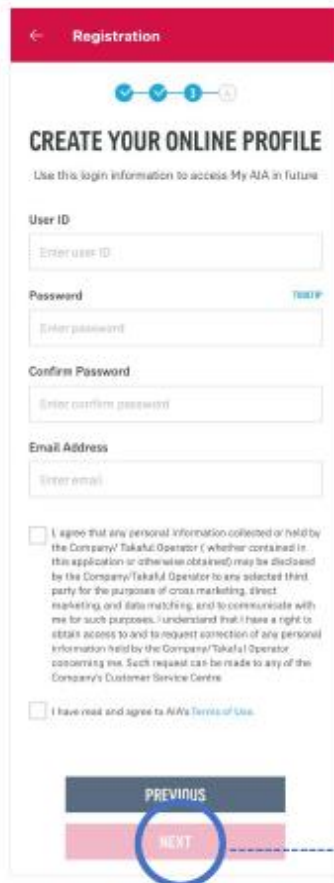
VERIFICATION CODE

Key in verification code sent to registered mobile number

Tap To STEP 3

Registration Process – AIA+ App

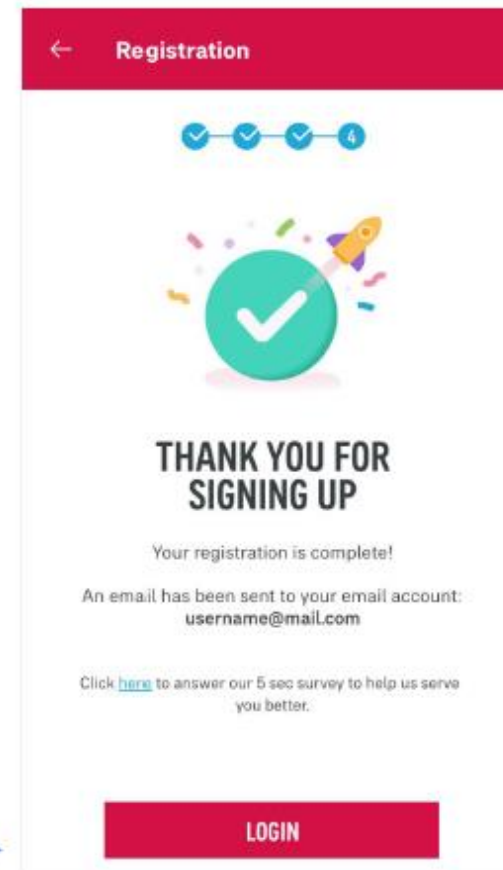
STEPS FOR REGISTRATION



CREATE ONLINE PROFILE

1. Key in User ID
2. Key in Password
3. Key in Password again to confirm password
4. Key in Email
5. Check boxes to agree to Terms of Use

Tap on next



COMPLETED

registration successfully

You will receive an email on your successful registration



Registration Process – AIA+ App

STEPS FOR REGISTRATION (EDIT/ ADD CONTACT)



To add/ Edit mobile number
To add/edit mobile number,
click on the hyperlink [here](#) to
edit mobile number – Step2A

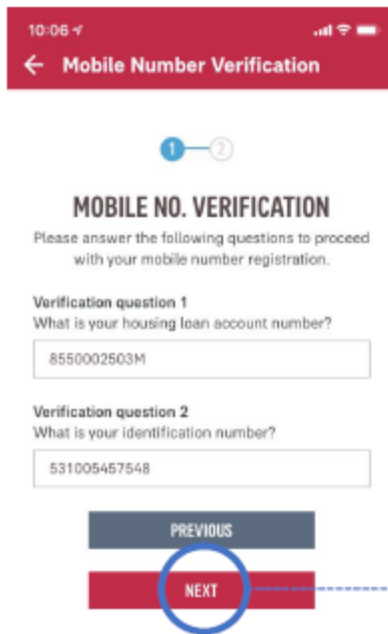
Tap to Edit your contact/ Add your contact





Registration Process – AIA+ App

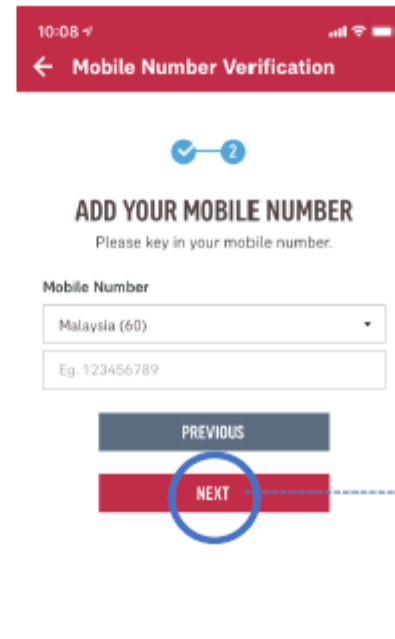
STEPS FOR REGISTRATION (EDIT/ ADD CONTACT)



UPDATE / EDIT MOBILE NO.

Answer the 2 verification questions correctly

Tap on next



UPDATE YOUR MOBILE NO.

Select the country code

Key in your mobile no
e.g. if your mobile no. is 012 1231234, key in as 12 1231234

Tap To STEP 2B



Registration Process – AIA+ App

STEPS FOR REGISTRATION



CREATE ONLINE PROFILE

1. Key in User ID
2. Key in Password
3. Key in Password again to confirm password
4. Key in Email
5. Check boxes to agree to Terms of Use

Tap on next

For User

COMPLETED
registration successfully

You will receive an email on your successful registration

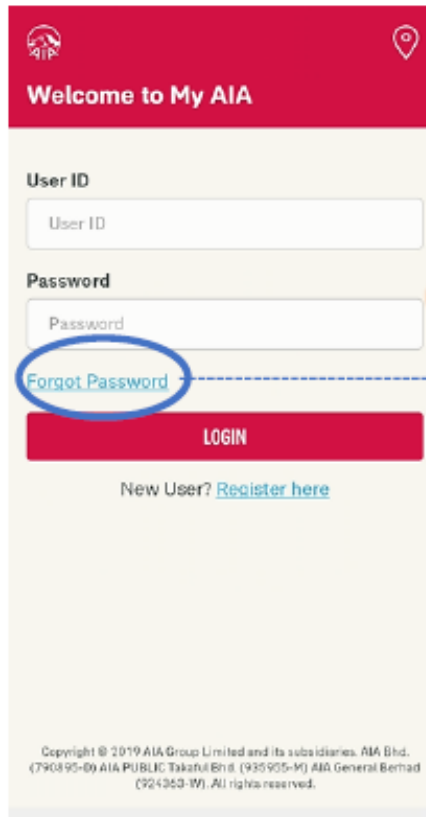
STEPS OF REGISTRATION FOR EXISTING MY AIA USERS

- For users who already have an existing My AIA account or have already downloaded the My AIA app, they don't have to register again.
- They only need to download / update their My AIA App to the latest version and login using their existing My AIA user IDs and passwords.



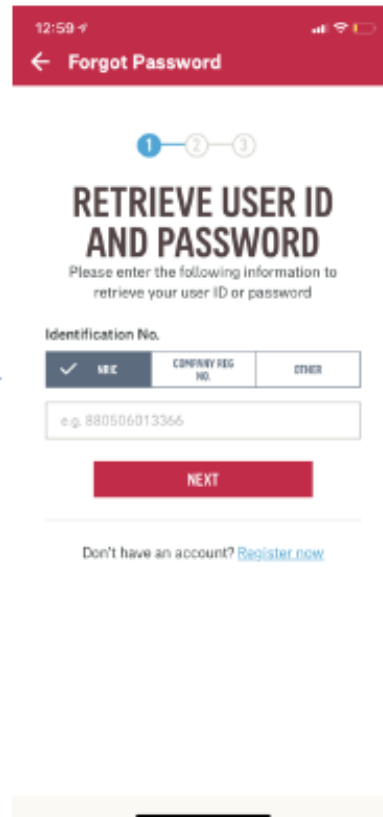
Registration Process – AIA+ App

ENTRY POINT LOGIN – FORGOT USER ID & PASSWORD



LOGIN PAGE

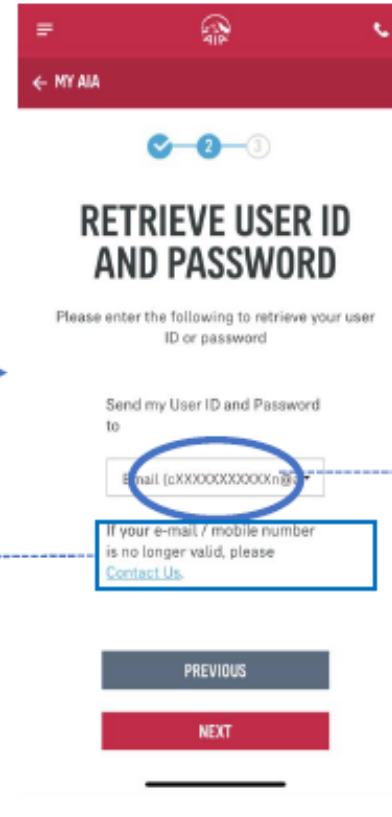
Tap To proceed



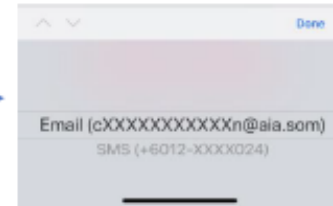
Key in Identification No
NRIC, Company reg.no or select
Others to key in passport no., old IC



Note: Click Contact Us in the event if user's registered email/mobile number is no longer valid

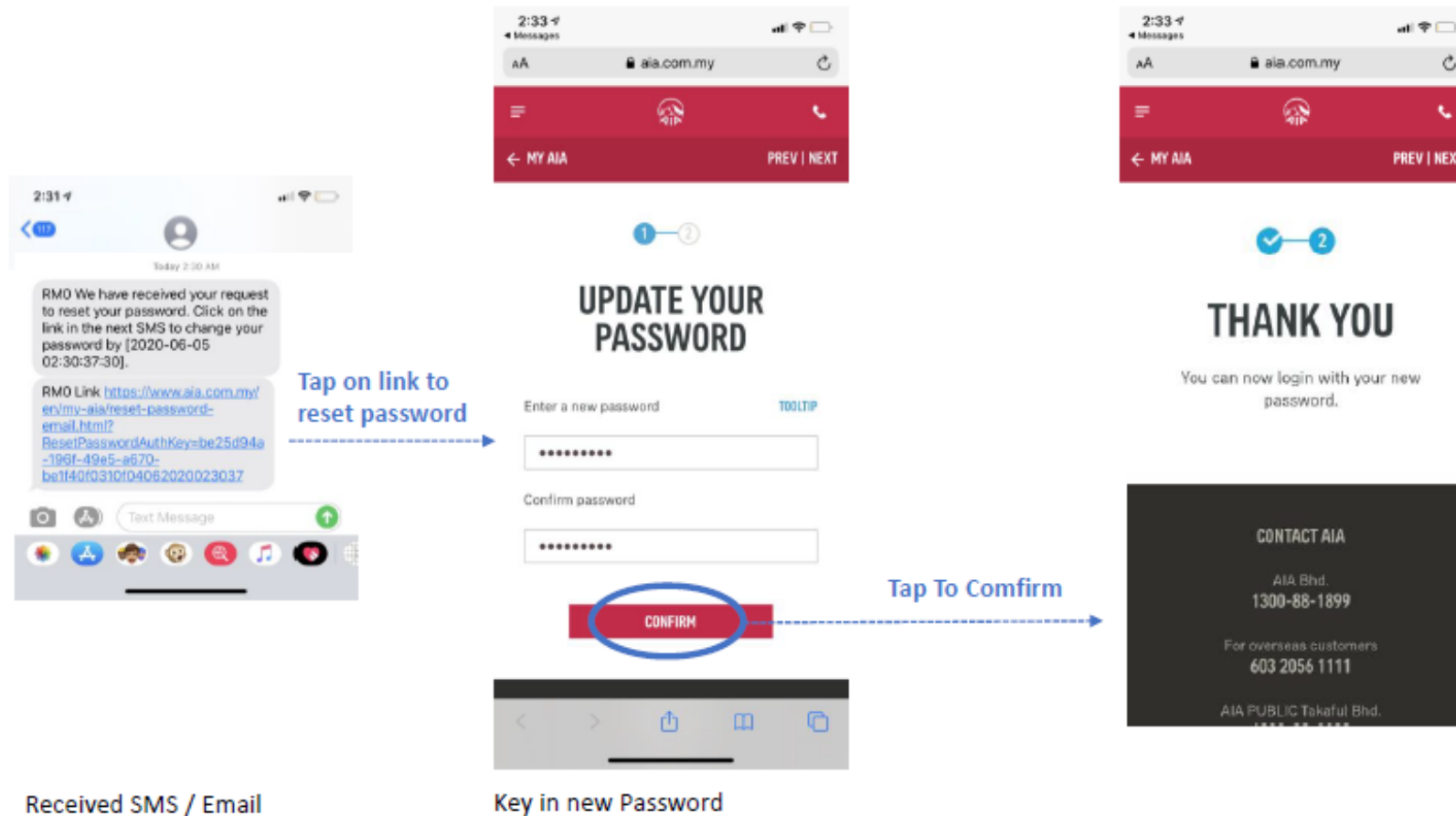


Option to receive password link
select to receive reset password link via
registered My AIA Email or SMS



Registration Process – AIA+ App

ENTRY POINT LOGIN – FORGOT USER ID & PASSWORD



Registration Process – AIA+ App



Step of Registration for Existing AIA+ Users

- For users who already have an existing AIA+ account or have already downloaded the AIA+ app, they don't have to register again.
- They only need to download/ update their AIA+ to the latest version and login using their existing AIA+ user ID and password.

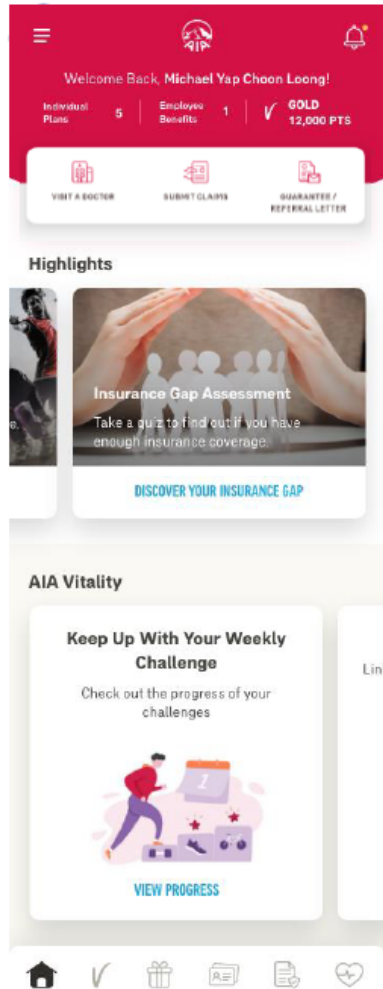
PANEL LOCATOR

- [Entry point](#)
- [View AIA Panel Locator](#)

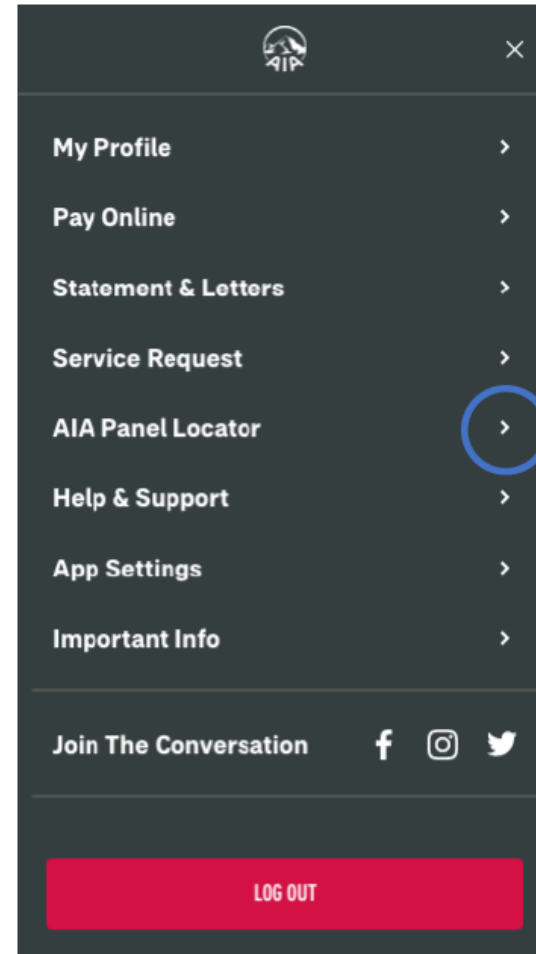


Panel Locator – AIA+ App

ENTRY POINT PANEL LOCATOR



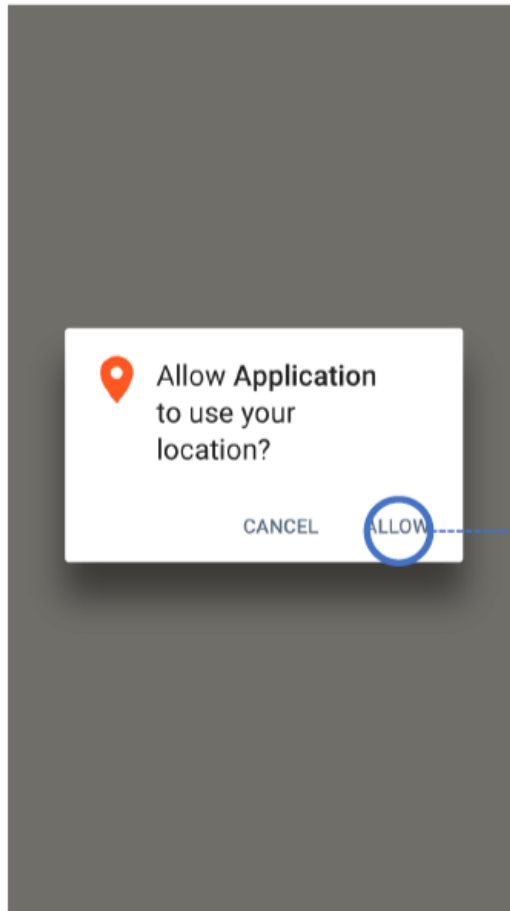
Menu icon
Entry to Sub Menu



Entry Point
AIA Panel Locator

Panel Locator – AIA+ App

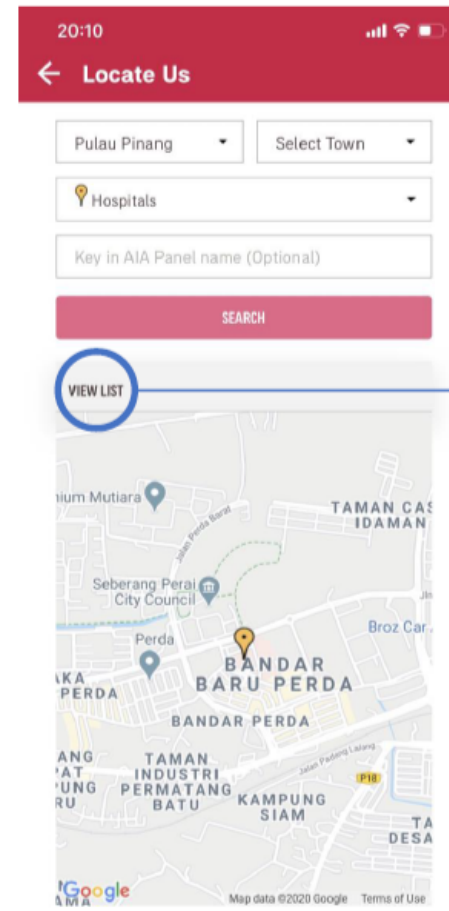
VIEW AIA PANEL LOCATOR



Tap

Activate location

Allow to locate panel clinic & hospital within 25KM of your current location



Search Feature

- User able to search by
- Type (Branch, Clinic, 24 hours clinic, Hospital & Panel Hospital)
 - Select State
 - Select Town
 - Key in panel name

Tap to show List View

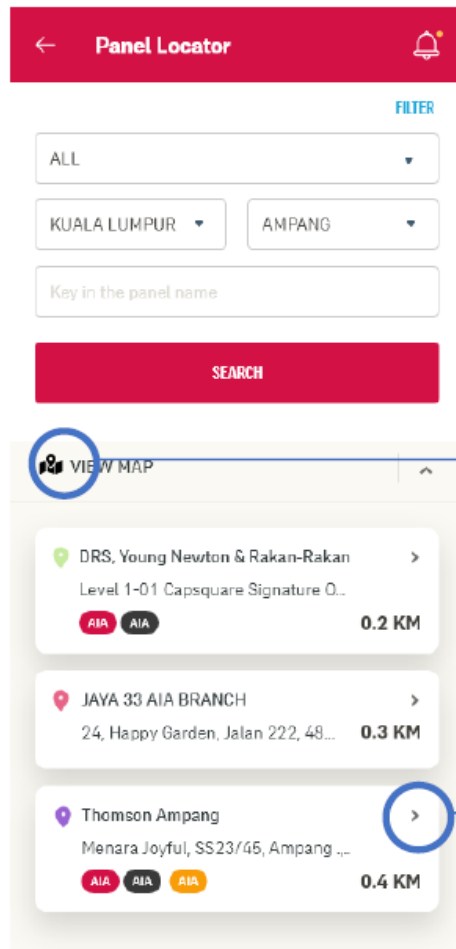
Default shows map view

Displays all the branches, clinics, 24-hours clinics, hospitals & panel hospitals within 25KM



Panel Locator – AIA+ App

VIEW AIA PANEL LOCATOR



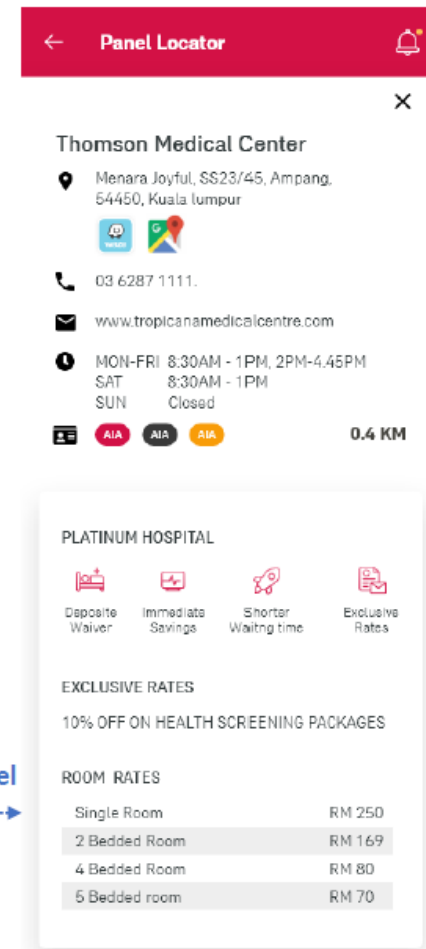
Tap to switch back to Map View

List View

Displays

- Panel Name
- Address
- Policy Entitlement
- Distance (KM)

Tap for information of the Panel



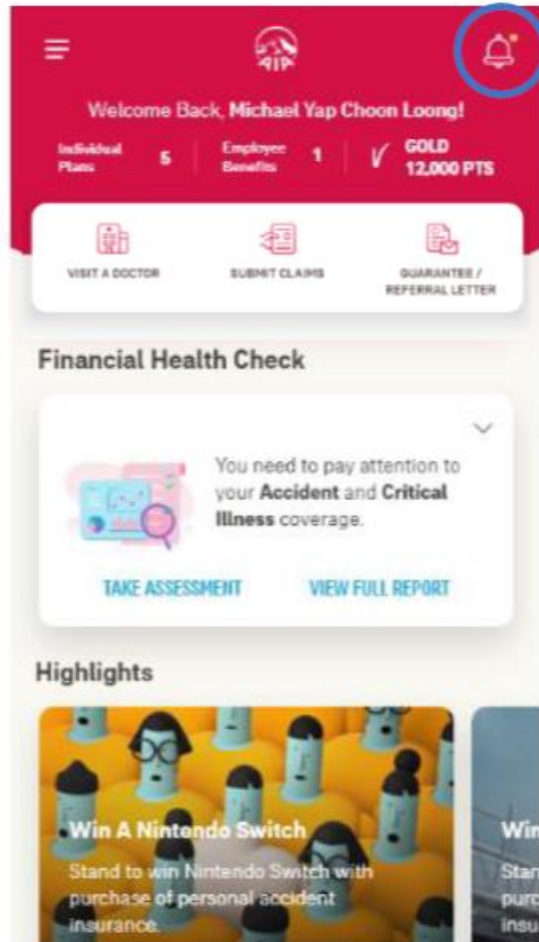
INBOX MESSAGES

- Entry point
- Steps to view inbox messages



Inbox Messages – AIA+ App

ENTRY POINT INBOX MESSAGES



Tap on the bell icon to view inbox



Inbox Messages – AIA+ App

VIEW INBOX MESSAGES

The image shows three screenshots from the AIA+ app illustrating the inbox and message viewing process. The first screenshot shows the 'Inbox' screen with a red header and a list of message categories: General (99+), AIA Policy Updates, Claims & Bills, Payment, Statement & Letters, and AIA Vitality. The '99+' counter and the 'Claims & Bills' category are circled in blue. A text box explains that the message counter indicates unread messages in each category. The second screenshot shows the 'Claims & Bills' screen with a list of 'E-Claim EC000100113 Submitted' messages. The right arrow of the first message is circled in blue. The third screenshot shows the details of an 'E-Claim EC000100110 Submitted' message, including a timestamp and a 'DELETE' button.

Message counter
The counter indicates how many unread messages you have in each message category

Claims & Bills

Claims & Bills

21-JAN-2019 | 08:00 AM
E-Claim EC000100110 Submitted

Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt.

Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt.

MEDICAL BILL

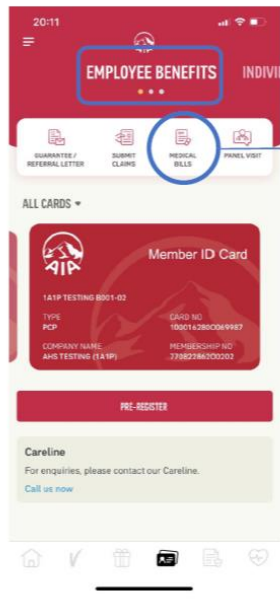
Applicable for
AIA Corporate Members
only

- Entry point
- View Medical Bill

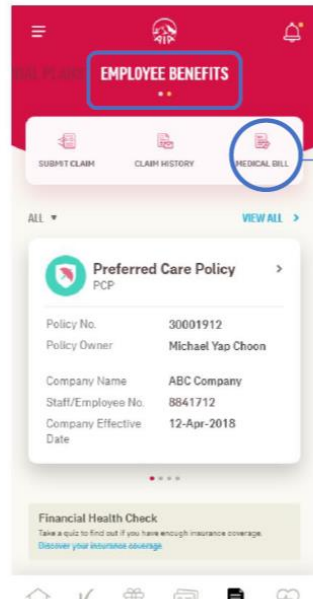


Medical bill – AIA+ App

ENTRY POINT MEDICAL BILL

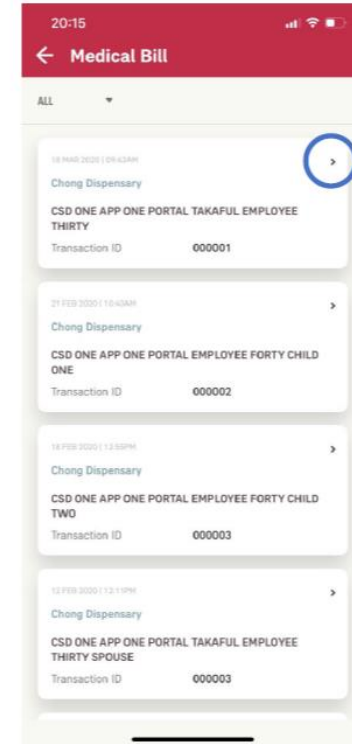


Option A:
Entry Point @
E-CARD DASHBOARD

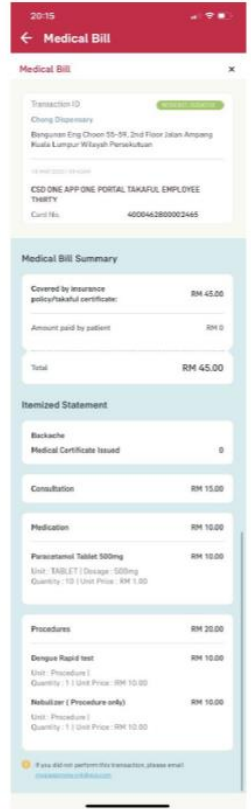


Option B:
Entry Point @
PLAN & CLAIM
DASHBOARD

VIEW YOUR MEDICAL BILL



Summary
Will show the full medical bill
details based on the visit



GUARANTEE / REFERRAL LETTER

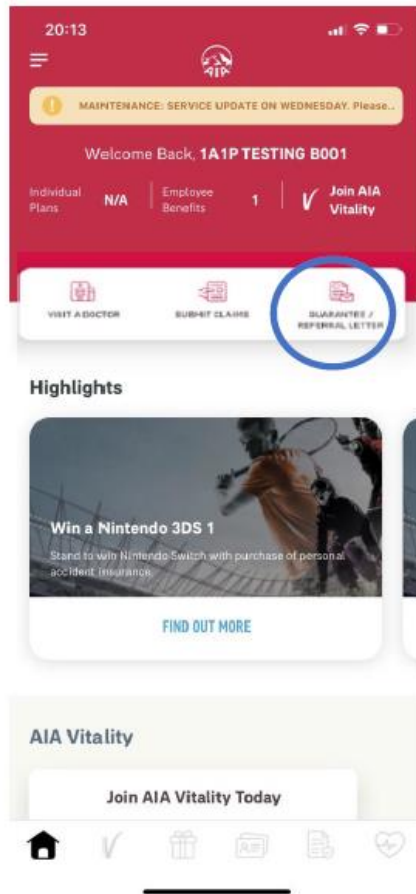
Applicable for AIA Corporate Members
only

- Entry point
- View your GL/RL

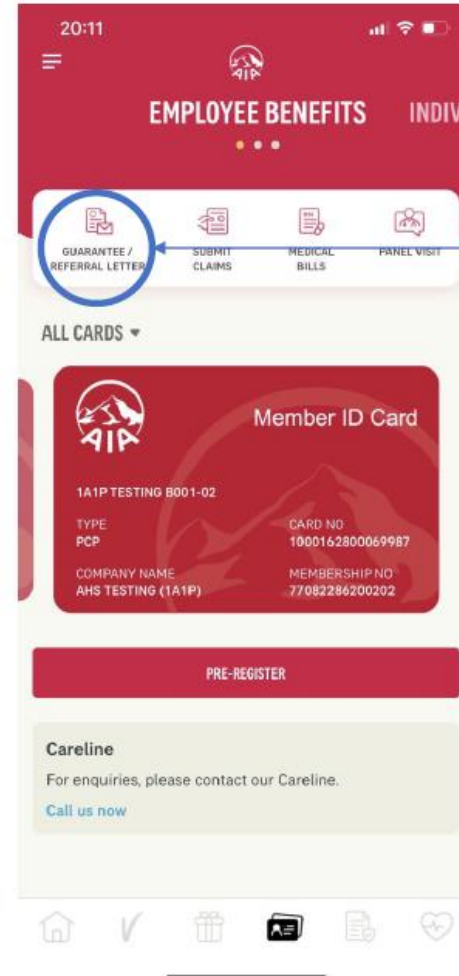


Guarantee / Referral Letter – AIA+ App

ENTRY POINT GUARANTEE / REFERRAL LETTER



Option A:
Entry Point @
Main Dashboard



Option B:
Entry Point @
E-CARD
Dashboard



Guarantee / Referral Letter – AIA+ App

VIEW YOUR GUARANTEE / REFERRAL LETTER

The screenshot shows the app interface with a red header containing 'GUARANTEE LETTER' and 'REFERRAL LETTER'. Below the header, there is a 'LAST 7 DAYS' filter. Two cards are visible, both for 'KPJ Damansara Specialist Hospital' with reference numbers L3589493 and L3589492. A blue circle highlights a right-pointing arrow on the first card.

Guarantee Letter
Issued guarantee letter will be shown based on visitation

The screenshot shows a document titled 'Guarantee Letter' with the AIA logo. It contains fields for 'Patient Name', 'Reference No.', 'Date of Issuance', and 'Valid Until'. The document is presented in a light yellow background with a white border.

VIEW YOUR GUARANTEE / REFERRAL LETTER

The screenshot shows the app interface with a red header containing 'REFERRAL LETTER'. Below the header, there is a 'LAST 7 DAYS' filter. Two cards are visible, both for 'KPJ Damansara Specialist Hospital Klinik Utama' with reference number 000123. A blue circle highlights a right-pointing arrow on the first card.

Referral Letter
Referral letter will be shown based on visitation

The screenshot shows a document titled 'Referral Letter' with the AIA logo. It contains fields for 'Patient's Name', 'Provisional Diagnosis', 'To', 'Department', and 'From'. The document is presented in a light yellow background with a white border.

SUBMIT CLAIM

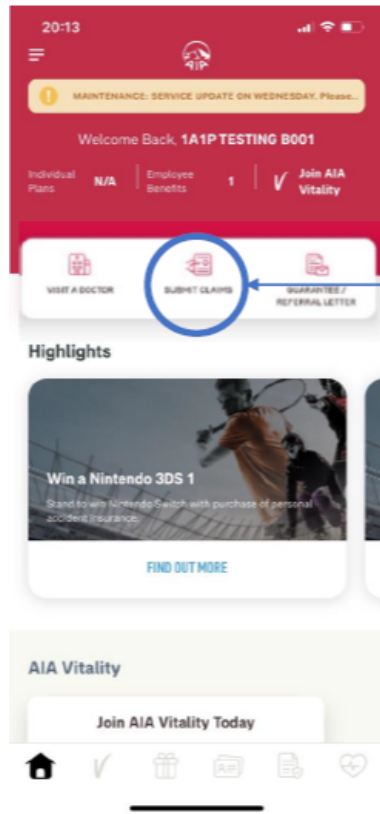
Applicable for
AIA Corporate Members
only

- Entry point
- Steps for submitting e-Claim
- Entry point for claim history
- View claim history

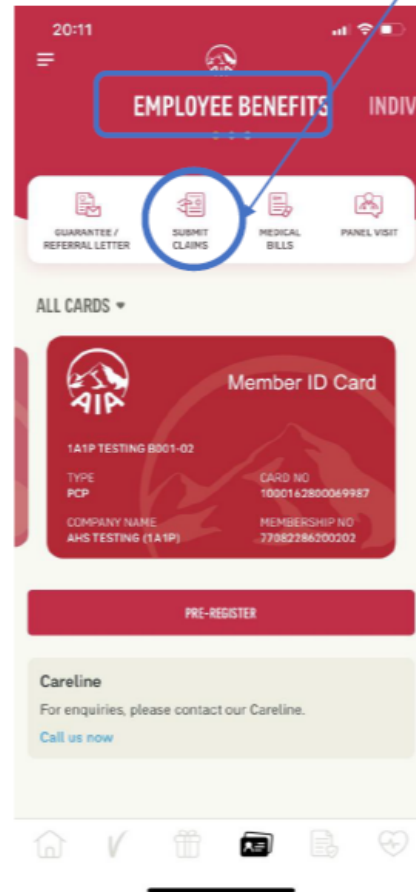


Submit Claim – AIA+ App

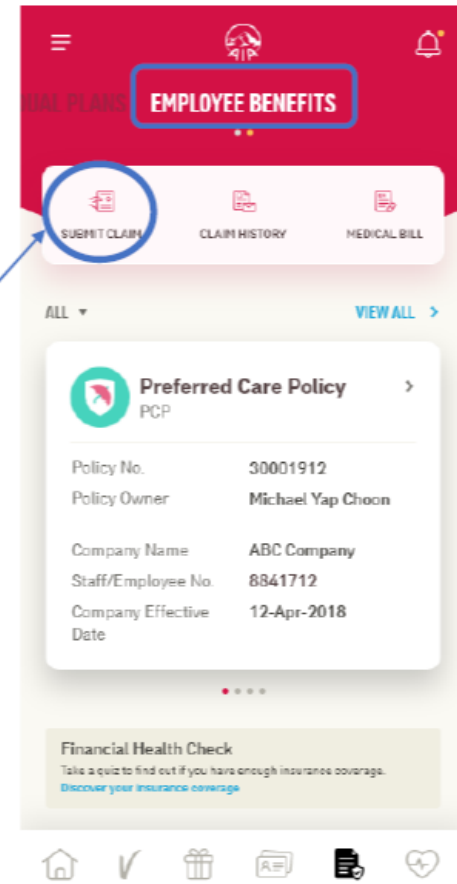
ENTRY POINT FOR SUBMITTING e-CLAIM



**Option A:
Entry
Point @
Main
Dashboard**



**Option B:
Entry Point @
E-CARD**



**Option C:
Entry Point @
Plan & Claim**



Submit Claim – AIA+ App

STEPS FOR FOR SUBMITTING e-CLAIM



Submit Claim ×

1 2 3 4 5

Filling a claim is easy. Let's get started.

Claim Details

Date of Visit
19 APR 2019

Claimed For
Michael Yap Choon Loong

! If your dependant's name is not listed here, please refer to your HR for their coverage and entitlement.

Claim Type
General Practitioner

Company Name
ABC Company

I have read and agreed to terms & conditions. I authorize any institution or individual that has any records or knowledge of my health and medical history to disclose such information to AIA Bhd. or its representative.

Claim Details
Customer needs to key in all the claim details

NEXT →



Submit Claim – AIA+ App

STEPS FOR FOR SUBMITTING e-CLAIM



Submit Claim ×

Fill in your claim details.

General Practitioner Details

Provider Type

PANEL NON-PANEL

Provider Name

Others

Provider Name

Reasons for non-panel visit

Max 120 Characters

Reason For Visit

Asthma

Submit Claim ×

Fill in your claim details.

General Practitioner Details

Provider Type

PANEL NON-PANEL

Provider Name

O. W. NG DENTAL SURGERY, NO... × Q

Total Claim Amount

Enter your claim amount

Reimbursement Details

Bank Name

Select bank

Account No.

Enter account number

Member Details

Customer ID No.

801023141234

Email Address

michaelyap@gmail.com

Please ensure that you key in the correct bank details and member details or you may not receive your reimbursement. AIA will not be held responsible if the details you provide are incorrect. Reimbursement will be made according to your policy.

Continued

NEXT





Submit Claim – AIA+ App

STEPS FOR FOR SUBMITTING e-CLAIM



Upload

Upload relevant documents for claim process

Continued

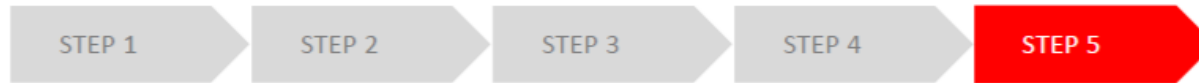
Preview

Review your claim summary



Submit Claim – AIA+ App

STEPS FOR FOR SUBMITTING e-CLAIM



Submit Claim ×

✓ ✓ ✓ ✓ 5

You Have Completed!

eClaim Reference No.
E0299639

Your claim has been submitted and will be processed within 5 days. All active claims are recorded and can be found within the main Claims section.

[SAVE A COPY](#)

[View Claims Details](#) ▾

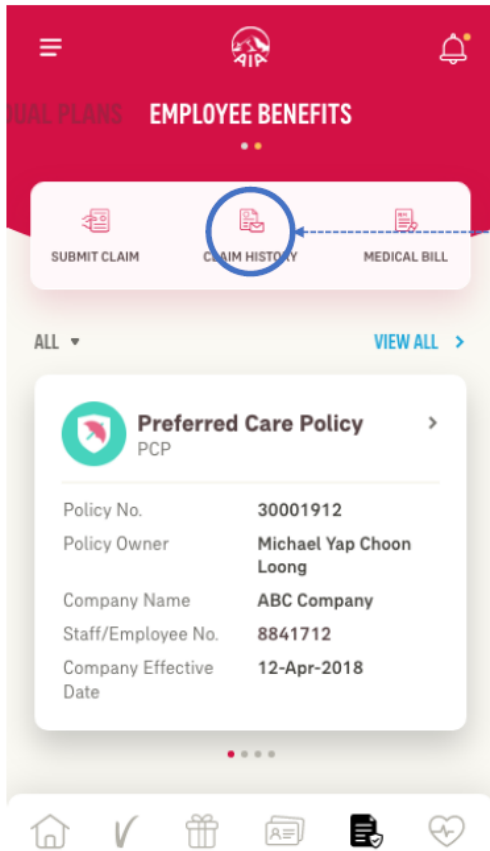
DONE → TAP TO RETURN TO ENTRY POINT





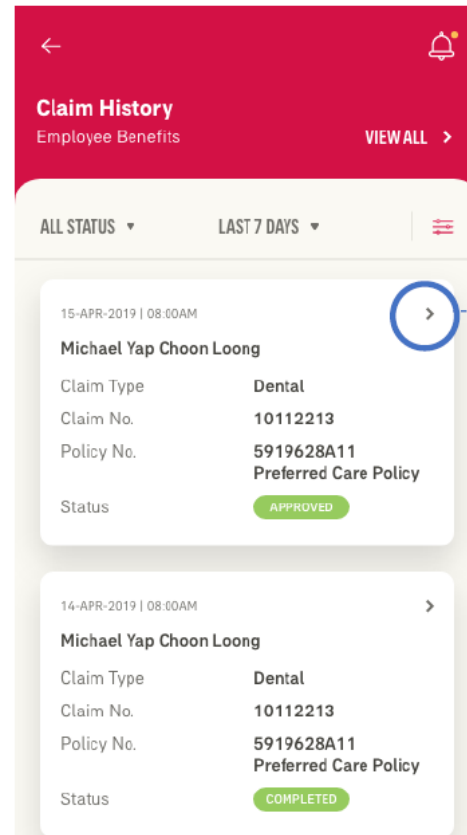
Submit Claim – AIA+ App

ENTRY POINT FOR CLAIM HISTORY

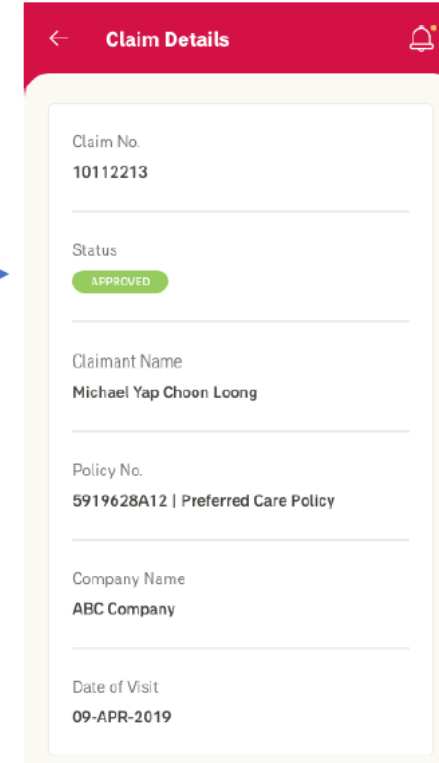


ENTRY POINT FROM PLANS & CLAIMS

VIEW YOUR CLAIMS



Details
View your claim details



Continued

Policy No.
5919628A12 | Preferred Care Policy

Company Name
ABC Company

Date of Visit
09-APR-2019

Claim Summary

SPECIALIST CARE

Claim Amount	RM 25.50
Approved Amount	RM 25.50
Medical Leave/Hospitalisation	1 Day(s)
Total Claim Amount	RM 25.50

EMPLOYEE BENEFITS & UTILISATION

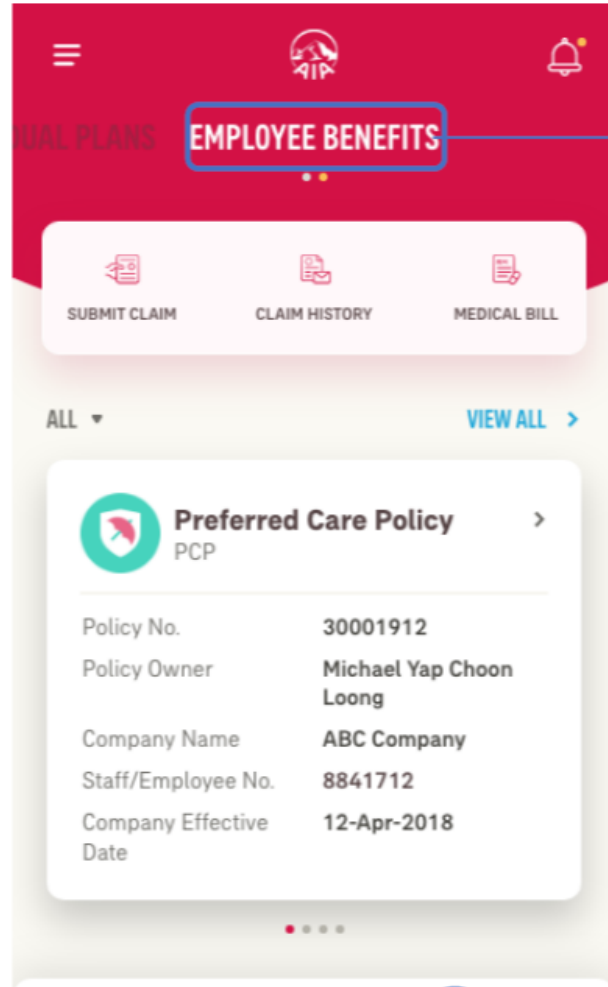
Applicable for AIA Corporate
Members only

- Entry point
- View your Employee Benefit



Employee Benefits & Utilisation – AIA+ App

ENTRY POINT EMPLOYEE BENEFIT & UTILISATION



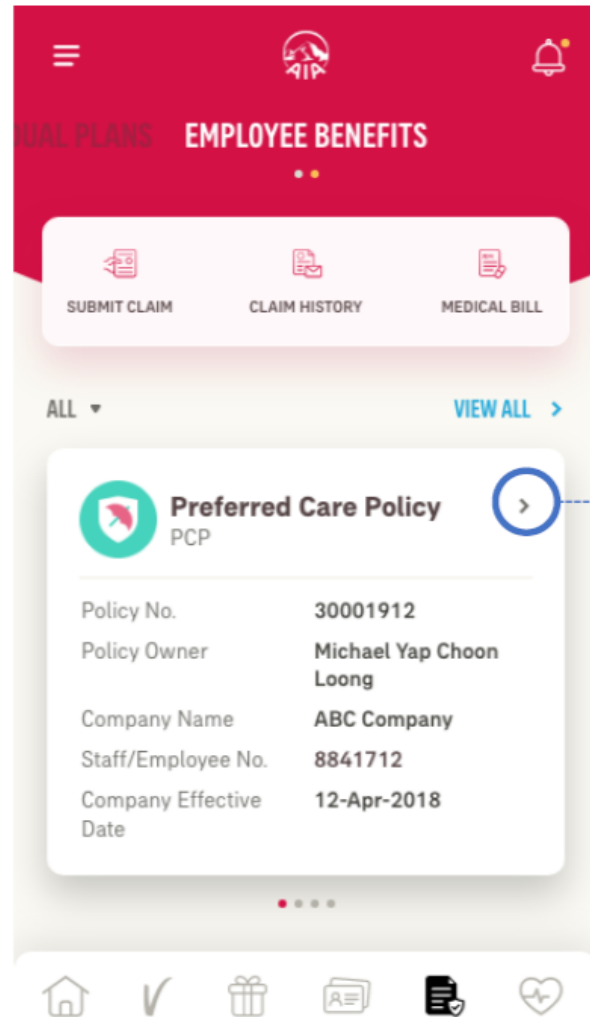
Swipe left/right here to choose between your Individual or Employee Benefits policy(s).

Entry Point @ Main Dashboard



Employee Benefits & Utilisation – AIA+ App

VIEW YOUR EMPLOYEE BENEFIT & UTILISATION



Tap to view your benefit detail

Summary

Full summary of benefit and utilisation will be displayed based on the plans selected



Employee Benefits & Utilisation – AIA+ App

VIEW YOUR EMPLOYEE BENEFIT & UTILISATION

Preferred Care Policy
PCP

Policy No.	30001912
Policy Owner	Michael Yap Choon
Company Name	ABC Company
Staff/Employee No.	8841712
Company Effective Date	12-APR-2018
Bank Name	CITIBANK
Account No.	XXXX XXXX XXXX
Email Address	micheal.yap@company.com

Who Does It Cover?

EMPLOYEE DETAILS

Michael Yap Choon Loong >

EMPLOYEE

Identification No. 801023141234

Date of Birth 23-OCT-1980

VIEW PANEL CLINIC

SPOUSE DETAILS

Belle Ng >

Employee Benefit Summary
Full summary of policy details as well as employee and dependant's basic info

Continued

Who Does It Cover?

EMPLOYEE DETAILS

Michael Yap Choon Loong >

EMPLOYEE

Identification No. 801023141234

Date of Birth 23-OCT-1980

VIEW PANEL CLINIC

SPOUSE DETAILS

Belle Ng >

SPOUSE

Membership ID 80102314123401

Date of Birth 10-NOV-1980

VIEW PANEL CLINIC MANAGE MEDICAL CARD UNLINK MEDICAL CARD

CHILD DETAILS

Yap Hooi Woon >

CHILD

Membership ID 80102314123401

Date of Birth 10-NOV-1980

Assign to Belle Ng

VIEW PANEL CLINIC MANAGE MEDICAL CARD UNLINK MEDICAL CARD

Tap to view benefit & utilisation





Employee Benefits & Utilisation – AIA+ App

VIEW YOUR EMPLOYEE BENEFIT & UTILISATION

The screenshot shows the AIA+ app interface. The top header is red with the text "Employee Benefit Utilization" and a back arrow. Below the header, there is a red bar with the text "CSD ONE APP ONE PORTAL EMPLOYEE FORTY NINE" and a "MEMBER" button. The main content area has a red bar with the text "HOSPITAL & SURGICAL-BASE" and a back arrow. Below this, there is a section for "SHARED LIMIT FOR RM 30,000 /YEAR" and "RM 0 Used". There are two buttons: "EMPLOYEE" and "SPOUSE". Below this is a "BENEFIT DETAILS" section with text: "All the benefit covered upon the remaining balance for Hospital & Surgical-Base. Kindly note that your benefits are subject to your Remaining Coverage Amount, as indicated above." There are three rows of details: "Ambulance Fees RM 250 /disability", "Anaesthetic Fees Covered as per policy terms and conditions.", and "Daycare Procedure Covered as per policy terms and conditions." To the right, there is a "Hospital & Surgical-Base" section with a red header and a back arrow. Below the header, there is a "LAST 7 DAYS" dropdown and a menu icon. There are two cards showing utilization details for "Michael Yap Choon Loong" and "Ching Boon Ling". The first card shows "Product: Dental Benefits", "Usage Amount: RM160.00", and "Provider: Drs Young Newton Dan Rakan-rakan". The second card shows "Product: Optical Benefits", "Usage Amount: RM260.00", and "Provider: KLINIK RASA SAYANG". At the bottom, there is a warning icon and text: "Displaying current amount of policy utilisation. Actual utilisation amount may take up to 24 hours to update."

1:24 1

← Employee Benefit Utilization

CSD ONE APP ONE PORTAL EMPLOYEE FORTY NINE

MEMBER

BENEFIT HOSPITAL & SURGICAL-BASE

SHARED LIMIT FOR
RM 30,000 /YEAR

RM 0 Used

APPLICABLE ON A SHARING BASIS ACROSS

EMPLOYEE SPOUSE

BENEFIT DETAILS

All the benefit covered upon the remaining balance for Hospital & Surgical-Base
Kindly note that your benefits are subject to your Remaining Coverage Amount, as indicated above.

Ambulance Fees
RM 250 /disability

Anaesthetic Fees
Covered as per policy terms and conditions.

Daycare Procedure
Covered as per policy terms and conditions.

← Hospital & Surgical-Base

LAST 7 DAYS ▾

15-APR-2019 >

Michael Yap Choon Loong

Product **Dental Benefits**

Usage Amount **RM160.00**

Provider **Drs Young Newton Dan Rakan-rakan**

15-APR-2019 >

Ching Boon Ling

Product **Optical Benefits**

Usage Amount **RM260.00**

Provider **KLINIK RASA SAYANG**

! Displaying current amount of policy utilisation. Actual utilisation amount may take up to 24 hours to update.

Swipe left/right here view all your benefit & utilisation

Tap to view utilisation





Employee Benefits & Utilisation – AIA+ App

VIEW YOUR EMPLOYEE BENEFIT & UTILISATION

The screenshot displays the 'Hospital & Surgical-Base' section of the AIA+ app. It features a list of benefit utilization records for two employees: Michael Yap Choon Loong (Dental Benefits, RM160.00) and Ching Boon Ling (Optical Benefits, RM260.00). A filter overlay is shown, allowing selection by 'Claimant's Name' and 'Type of benefit'. A callout indicates that tapping on a record leads to a detailed 'Medical Bill' view. This view includes a 'Bill Summary' (Total: RM 45.00) and an 'Itemized Statement' listing services like 'Fever / Cough / Cold / Flu Medical Certificate', 'Consultation', and 'Medication' (Paracetamol and Clarinase Tab).

Hospital & Surgical-Base

LAST 7 DAYS ▾

15-APR-2019 >

Michael Yap Choon Loong

Product: Dental Benefits
Usage Amount: RM160.00
Provider: Drs Young Newton Dan Rakan-rakan

15-APR-2019 >

Ching Boon Ling

Product: Optical Benefits
Usage Amount: RM260.00
Provider: KLINIK RASA SAYANG

! Displaying current amount of policy utilisation. Actual utilisation amount may take up to 24 hours to update.

Filter

Claimant Name: Michael Yap Choon Loong
Product: Dental Benefits

Medical Bill

Transaction ID: [REDACTED]

Chong Dispensary
Bangunan Eng Cheon 55-59, 2nd Floor, Jalan Ampang, 50450, Kuala Lumpur.

21 APR 2019 | 10:00AM

Michael Yap Choon Loong
Card No. XXXXXXXXXXXX

Bill Summary

Covered by insurance policy	RM 45.00
Patient to Pay	RM 0.00
Total	RM 45.00

Itemized Statement

Fever / Cough / Cold / Flu Medical Certificate	0
Consultation	RM 15.00
Medication	RM 30.00
Paracetamol	RM 10.00
Unit: TAB Dosage: 500mg Quantity: 10 Unit Price: RM 1.00	
Clarinase Tab	RM 30.00
Unit: TAB Dosage: Per Tablet	

! If you did not perform this transaction, please email: mya@acthubs@kia.com

AIA+ Portal

Dependant invites User Guide

01 Sharing/Linking a Medical Card

Step by Step : Principal registration

- Principal registration



SHARING/LINKING A MEDICAL CARD STEP BY STEP : Principal registration

The screenshot shows the 'WELCOME TO MY AIA' page with a navigation bar containing 'OUR PRODUCTS', 'WHAT MATTERS', 'ABOUT AIA', 'HELP & SUPPORT', and 'MY AIA'. The 'MY AIA' section is highlighted. Below the navigation bar, there is a 'CUSTOMER PORTAL' section with a 'REGISTER' button circled in blue. An arrow points from this button to a 'User ID' input field. A blue callout box next to the input field says 'Registered members can proceed to log right in to AIA+'. Below the 'User ID' field is a 'Password' field with the placeholder text 'Key in your password'. A link for 'Forgot User ID/Password?' is located below the password field. A red 'LOGIN' button is positioned below the password field. A blue callout box at the bottom left says 'For members without an account you can tap on the register button below.' An arrow points from this box to a blue-bordered box containing the text 'New user? [Register here](#)'.



SHARING/LINKING A MEDICAL CARD STEP BY STEP :

Welcome back, [Redacted]

AIA VITALITY REWARDS

1 Employee Benefits

JOIN AIA VITALITY

Member click Employee Benefits.

Member will need to tap on the respective policy they would like to share medical cards to.

PREFERRED CARE POLICY >
PCP

Policy No.: [Redacted]
Person Covered: [Redacted]
Company Name: [Redacted]
Staff/Employee No.: [Redacted]
Company Effective Date: 01 Jan 2021



SHARING/LINKING A MEDICAL CARD STEP BY STEP

← MY PLANS - EMPLOYEE



PREFERRED CARE POLICY

PCP

Policy No


Company effective date

Policy Owner

Scroll down to the bottom and under "Medical Card Dependant Management" is where you can invite and share medical cards with spouses, children and even guardians.

MEDICAL CARD DEPENDENT MANAGEMENT


- COLLAPSE


Membership ID

Date of Birth

X UNLINK MEDICAL CARD

Medical Card linked to dependent. [Click here to view details.](#)


Membership ID

Date of Birth

+ ASSIGN TO MEDICAL CARD


You can assign this dependent to your Medical Card. [Show me how](#)

↑



SHARING/LINKING A MEDICAL CARD STEP BY STEP

← MY PLANS - EMPLOYEE



PREFERRED POLICY

PCP

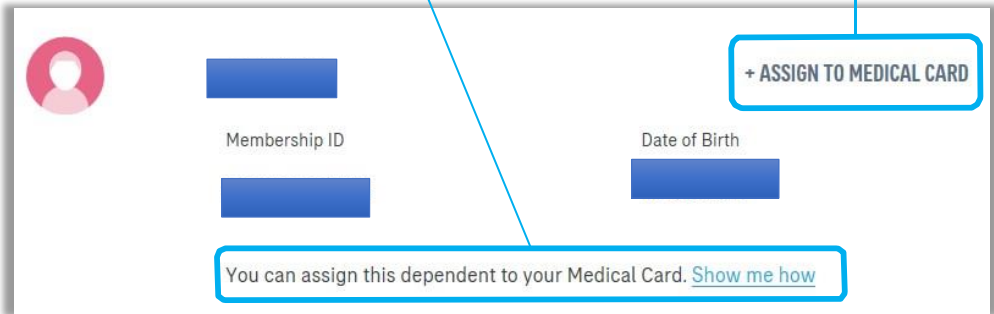
Policy No
[Redacted]

Company effective date
[Redacted]

Policy Owner
[Redacted]

The status of the dependent is reflected here. Whether they have been invited or completed registration.

To invite a dependant all you need to do is tap this button and follow the steps.



+ ASSIGN TO MEDICAL CARD

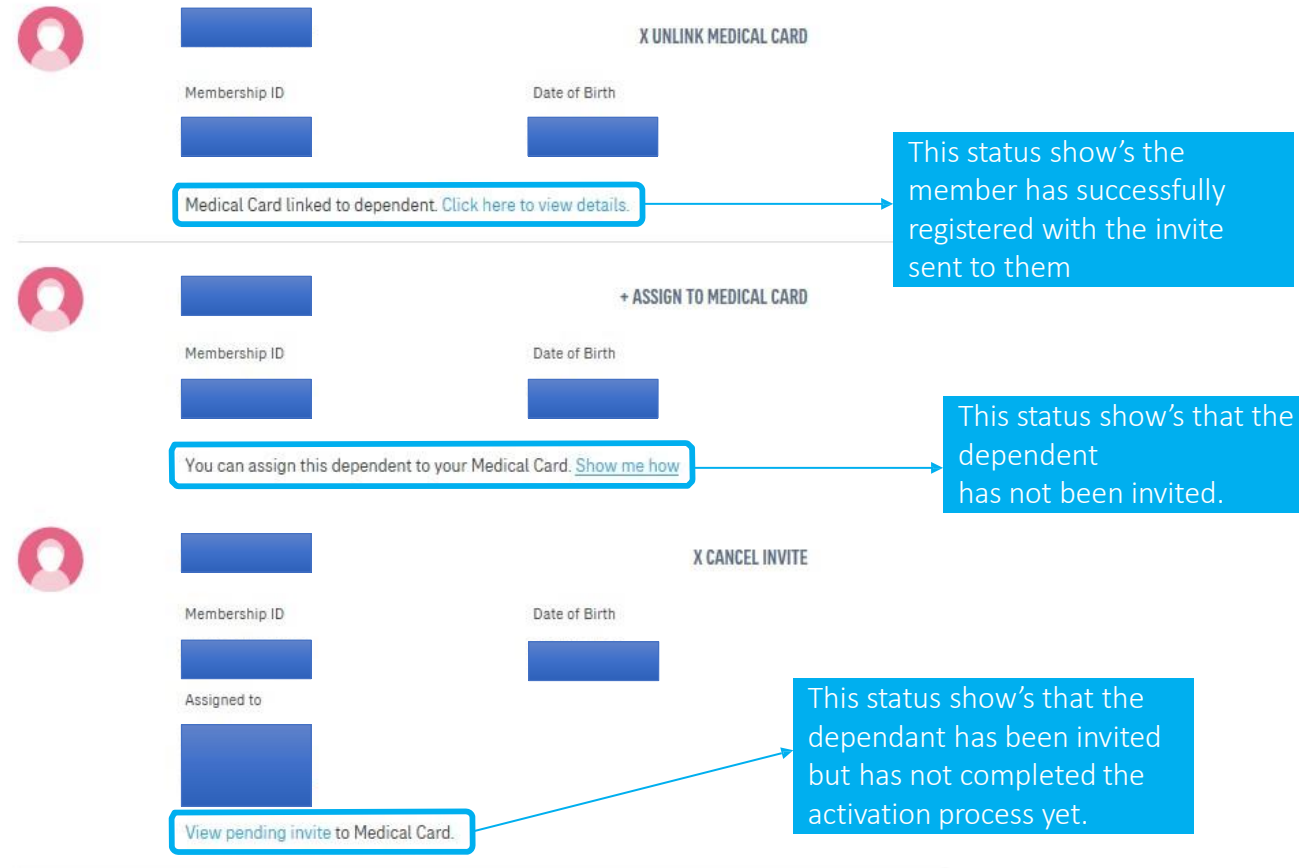
Membership ID
[Redacted]

Date of Birth
[Redacted]

You can assign this dependent to your Medical Card. [Show me how](#)



SHARING/LINKING A MEDICAL STEP BY STEP





SHARING/LINKING A MEDICAL STEP BY STEP

The screenshot shows a user profile for 'OH WINNY' with fields for 'Membership ID' and 'Date of Birth', both redacted with blue boxes. A link 'View pending invite to Medical Card.' is visible. A modal dialog titled 'UNLINKMEDICAL CARD' is overlaid, containing the text: 'You have requested to unlink this dependent from', 'POLICY NO: [redacted] PREFERRED CARE POLICY', and a warning: 'If you unlink this dependent, you will need to re-link the dependent again if you want to link this dependent to the medical card for this policy'. The dialog has 'CANCEL' and 'SAVE' buttons. A blue callout box points to the 'X CANCEL INVITE' button in the top right of the modal, containing the text: 'Member cancel or unlink a dependant medical card at any time. This remove the medical card from their mobile app if successfully link previously.'

02 Sharing/Linking a Medical Card Step by Step : Dependent

- Dependent's step by step



SHARING/LINKING A MEDICAL CARD STEP BY STEP : Dependant

The screenshot illustrates the process of linking a medical card to a dependant. It shows a list of dependants with fields for Membership ID and Date of Birth. A callout box highlights the '+ ASSIGN TO MEDICAL CARD' button. An inset window shows the 'DEPENDANT DETAILS' form, which includes fields for Membership ID, Date of Birth, Child Identification Number, and Child Mobile Number. A 'CONFIRM' button is visible at the bottom of the inset window.

DEPENDANT DETAILS

Membership ID: [Redacted] Date of Birth: [Redacted]

Please ensure that the dependant details provided are accurate and up to date :

Child Identification Number: [Redacted] **TOOLTIP** Child Mobile Number: [Redacted]

Child Email: [Redacted]

The changes above will apply to all of the policies below :

PREFERRED CARE POLICY
30002145

CANCEL CONFIRM



SHARING/LINKING A MEDICAL CARD STEP BY STEP : Dependent

DEPENDANT DETAILS

Membership ID: [Redacted] Date of Birth: [Redacted]

Please ensure that the dependent details provided are accurate and up to date :

Child Identification Number : [Redacted] TOOLTIP Child Mobile Number : [Redacted]

Child Email : [Redacted]

The changes above will apply to all of the po

PREFERRED CARE POLICY [Redacted]

CONFIRMATION

The invite email has been sent to : [Redacted]

Membership ID: [Redacted] Date of Birth: [Redacted]

Identification Number: [Redacted] Mobile Number: [Redacted]

Email: [Redacted]

Please ensure that you have informed the invited person to complete the activation process, as the invite is only valid for 7 days.

Click CLOSE to go back to your My AIA page.

Annotations:

- Upon completion, member will see the confirmation page and the invite will be sent to the stated email address.
- Member is required to fill up all the information on screen before being able to proceed. Insert Dependent IC/PP.



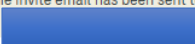
SHARING/LINKING A MEDICAL CARD STEP BY STEP : Dependant




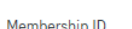
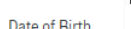
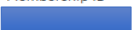
✕ ASSIGN DEPENDENT TO MEDICAL CARD

1 2

CONFIRMATION

The invite email has been sent to :



	Membership ID 	Date of Birth 
	Identification Number 	Mobile Number 
	Email 	

Update Medical Card Child Dependent

Noreply
To

Dear SPOUSE ONE,

MyAIA user CSD SPRINT ELEVEN CONV EMPLOYEE FOUR has invited you to join MyAIA to view policy information and access your eMedical Card. Please take note that we have pre-registered your full N Number as your User ID. Click on the link below to complete your registration.

Click on this link to register <http://wwwuat2.aia.com.my/en/my-aia/myaia-login.html>

The following children medical access have been placed under your care

- CHILD ONE

Thank you and enjoy your experience with MyAIA.

Upon successful invite, the dependant will receive an email. Depending on the dependant's profile, different emails will be sent to them. Please ensure they complete the process within 7 days. If not a new invite will need to be resent.

Please ensure that you have informed the invited person to complete the activation process, as the invite is only valid for 7 days.

Click CLOSE to go back to your My AIA page.

CLOSE

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Thank You