



**AIA PUBLIC  
TAKAFUL**

# **EXTRA COVERAGE ON COVID-19 for AIA MALAYSIA EMPLOYEES AND LIFE PLANNERS**

## **Frequently Asked Questions**

**UPDATED: 16 MAR 2020**

### **DISCLAIMER**

*This is an internal circular for AIA Malaysia's employees and life planners' references. This document serves as a guide and cannot be used for circulation to anyone who is not employed by AIA Malaysia*

## ABOUT THE EXTRA COVERAGE ON COVID-19 FOR AIA MALAYSIA EMPLOYEES & LIFE PLANNERS

### 1. What is the “Extra Coverage on COVID-19” for AIA Malaysia employees and Life Planners about?

In view of the ongoing situation with the outbreak of the COVID-19, we are committed to looking after the needs and wellbeing of our employees and Life Planners at all times.

We are providing the following benefits to all AIA Malaysia employees and Life Planners effective 1st March 2020:

- **AIA Group Hospitalisation and Surgical (GHS) Insurance:** for permanent employees, contract staff and Life Planners who are covered under GHS, we will be waiving the exclusion on communicable disease requiring quarantine by law in the policy. This means we will cover the hospital admission if an individual is confirmed to have been infected with COVID-19 and requires hospital admission, subject to individual benefit limits.
- Additional insurance coverage which include:

Benefits	Description
<b>Hospitalisation Benefit</b>	If the person covered is diagnosed with COVID-19 and kept in quarantine at any of Ministry of Health Malaysia designated hospitals, we will provide hospitalisation benefit of RM200 per day up to 30 days of hospitalisation.
<b>Death Benefit</b>	In the unfortunate event that the person covered diagnosed and passes away due to COVID-19, an additional lump sum coverage of RM10,000 per life will be paid to his/her beneficiary.
<ul style="list-style-type: none"> <li>• The additional coverage is offered to person(s) covered below:               <ul style="list-style-type: none"> <li>a) All AIA Malaysia employees (permanent &amp; contract) who are in active employment with AIA Bhd., AIA PUBLIC Takaful Bhd., AIA Health Services, AIA Pension and Asset Management and AIA General Berhad; and</li> <li>b) All AIA Life Planners with valid contract with AIA Malaysia.</li> </ul> </li> <li>• We will cover the benefits stated above until <b>30 June 2020</b>.</li> <li>• No waiting period of these benefits.</li> <li>• Person covered who also has AIA policy / policies is only entitled to claim once.</li> <li>• Exclusion – Any sickness or disease other than those caused by COVID-19.</li> </ul>	

### 2. Is there any waiting period for the extra coverage?

The extra coverage is provided with immediate effect. No waiting period imposed for the added coverage.

## ELIGIBILITY

### 3. Who is entitled for the extra coverage?

The extra coverage is applicable to:

- c) All AIA Malaysia employees (permanent & contract) who are in active employment with AIA Bhd., AIA PUBLIC Takaful Bhd., AIA Health Services, AIA Pension and Asset Management and AIA General Berhad; and
- d) All AIA Life Planners with valid contract with AIA Malaysia.

### 4. How long will the extra coverage be offered?

We will provide the extra coverage for person covered until **30 June 2020**.

### 5. I was hospitalised in a private hospital. Am I eligible to claim the Hospitalisation Benefit under the Extra Coverage for Covid-19?

No. The Hospitalisation Benefit i.e. RM200 per day up to 30 days of hospitalisation will only be payable if you are diagnosed with COVID-19 and quarantined at any of Ministry of Health Malaysia (MOH) designated hospitals. For updates from MOH, please visit [www.moh.gov.my](http://www.moh.gov.my)

Nonetheless, for permanent employees, contract staff and Life Planners who are covered under Group Hospitalisation & Surgical (GHS) Insurance, you are still covered under our GHS Insurance if the person covered is confirmed to have infected with COVID-19 and required to be hospitalized, subject to the benefit limits, terms and conditions of the GHS Insurance.

### 6. Is the cost of the diagnostic test of COVID-19 covered under our GHS Insurance?

The diagnostic test with a positive test result and required to be hospitalized thereafter will be covered under our GHS Insurance, subject to the benefit limits, terms and conditions of the GHS Insurance.

### 7. I was quarantined at an MOH designated hospital because I was suspected to have COVID-19. As a Person Under Investigation (PUI), am I entitled to these benefits?

No. You are only entitled to these benefits if you are diagnosed with COVID-19 infection. Please refer to **Question 10** for the exclusions.

### 8. Are my husband/wife and children eligible for the extra coverage?

No. The Hospitalisation Benefit i.e. RM200 per day up to 30 days of hospitalisation and the Death Benefit due to COVID-19, RM10,000 are only applicable to our AIA Malaysia employees and the Life Planners. It is not applicable to their dependants.

## CLAIMS

### 9. How do I claim for these benefits?

You or the claimant may download the claim form via the AIA website at [www.aia.com.my](http://www.aia.com.my) > **Help & Support** > **Form Library** > **Claims**.

#### **For AIA Malaysia Employees:**

##### For Hospitalisation Benefit due to COVID-19

1. The AIA Malaysia employee can submit via [Working@AIA](mailto:Working@AIA): Home > My Cases > Raise a Case:
  - a. Case type, select Form Submission
  - b. Category type, select Benefits
  - c. Complete the required information in the Subject box and Description box (e.g. Covid-19 Extra Coverage – Hospitalisation Benefits: Confirmed Covid-19, hospitalisation date xxx to yyy)
  - d. Click “Add Attachments” to upload the documents
  - e. Click “Submit” to complete the submission

Following that, the employee will need to submit the hardcopy documents to HR Department, Level 22 Menara AIA.

##### For Death Benefit due to COVID-19

The claimant may submit relevant documents via email at [my.askhr@aia.com](mailto:my.askhr@aia.com).

#### **For Life Planners:**

Submit relevant documents via email at [ExtraCoverage@aia-premier.com.my](mailto:ExtraCoverage@aia-premier.com.my).

Please indicate in the Subject Matter: **<AIA LIFE PLANNER> - COVID-19**

Below is the list of documents required when submitting a claim:

Death Benefit due to COVID-19	Hospitalisation Benefit due to COVID-19
<ol style="list-style-type: none"><li>1. Death Claim Form</li><li>2. Death Certificate with confirmed COVID-19 diagnosis</li><li>3. Copy of IC of the deceased and claimant</li></ol>	<ol style="list-style-type: none"><li>1. Hospitalisation Claim Form</li><li>2. Discharge Summary with confirmed COVID-19 diagnosis</li><li>3. Copy of IC of the claimant</li></ol>

### 10. What are the exclusions for the Extra Coverage on Covid-19?

The hospitalisation and death benefits are not payable due to any sickness or disease other than those caused by COVID-19.

### 11. I have policies/certificates with AIA. Can I claim the extra coverage on COVID-19 benefits under each policy/certificate?

No. Person Covered is only entitled to claim once from AIA for the extra coverage benefits on COVID-19.