

AIA HEALTH PASSPORT

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AIA ஹெஸ்த் பாஸ்போர்ட்



A COMPREHENSIVE GLOBAL HOSPITALISATION COVER

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ஒரு விரிவான சர்வதேச மருத்துவமனை காப்பீடு



HEALTHIER, LONGER,
BETTER LIVES

Yours and your loved ones' health is always our priority.

Although nobody plans to fall sick, it is important to be financially prepared to afford the best medical treatments. However, with the rising health expenses in Sri Lanka, the affordability of the best healthcare may be a concern.

Considering the current situation in the Sri Lankan healthcare sector, it is a wise decision to be prepared for any health emergencies.

CURRENT SITUATION OF THE SRI LANKAN HEALTHCARE SECTOR



45% of Sri Lankans are paying for **health expenses** out of their pocket



Fees for **private medical expenses** are the highest expenditure spent out of pocket



Over **5.7 Mn** Sri Lankans are **hospitalised** every year



2 Mn Sri Lankans are **Diabetic** patients



Cost of **major surgeries/ treatments** have **increased** by 52%*



Over **22.6%** of deaths are caused by **heart related diseases**



Over **23,000** Sri Lankans are diagnosed for **cancer** each year



Sri Lankans visit **medical clinics** **23 Mn** times per year

Sources: Ministry of Health 2020 / Department of Census & Statistics / NDTV / Central Bank of Sri Lanka / UNICEF Report

*All treatment costs are gathered from a desk survey done with private hospitals in Sri Lanka

In this context, do you believe that relying solely on personal expenses or your corporate health cover is sufficient to afford the best healthcare for you and your loved ones?

INTRODUCING AIA HEALTH PASSPORT

Now with AIA Health Passport, you can prepare yourself for any unforeseen health concerns while ensuring access to the best healthcare without facing a significant financial burden.

AIA Health Passport is a Comprehensive Hospital Expense Cover that enables you and your loved ones to afford the best healthcare both locally and globally.

You can cover yours and your loved ones' hospital expenses through cashless hospitalisation or reimbursement, providing you with convenient options based on your preference.

Not only the coverage for hospitalisation expenses, AIA provides additional Health & Wellness offers that gives you a great proposition beyond life insurance. This will make your life easy and help you and your loved ones live healthier, longer, better lives.



Note: All the additional value-added services offered are provided by third party service providers. AIA shall not be liable for the quality, accuracy or any other aspect of such services. AIA do not guarantee the continuance of such services and such services may be modified/ discontinued at any time without any prior notice or replacement. Such services shall be obtained by you at your sole discretion. You will be required to adhere to the terms and conditions that may be imposed on you by those service providers when you opt for these services. AIA shall not be liable for any loss, damage, cost or expense, whatsoever, suffered or incurred by you or any other person in connection with such services.

KEY BENEFITS OF AIA HEALTH PASSPORT



11 BENEFIT AMOUNTS TO SELECT FROM

Option to select from a range of Benefit Amounts for your Health Passport ranging from LKR 250,000 – LKR 50,000,000.



WORLDWIDE COVERAGE

Coverage for hospital expenses in Sri Lanka or Worldwide. (excluding USA and Canada)



COVERAGE FOR YOUR SPOUSE, CHILDREN AND PARENTS

Ability to include your spouse, children and parents to ensure the best healthcare for your entire family. You can opt to cover your family members with individual Benefit Amounts or cover your entire family under one Benefit Amount.



COVERAGE FOR MATERNITY (OPTIONAL)

Option to select Maternity Benefit based on your requirement.



COVERAGE FOR PRE & POST HOSPITALISATION EXPENSES

Up to 5% of the Health Passport Benefit Amount can be claimed for 'Pre' and 'Post' hospitalisation expenses that you incur 30 days prior and 30 days after the hospitalisation.



RESTORE YOUR COVER THROUGH REINSTATEMENT BENEFIT

In the event of complete exhaustion of your Health Passport Benefit Amount, 100% additional Benefit Amount will be available once in a Policy Year without an extra premium.

(In case the reason for hospitalisation is not related to any of the preceding causes of hospitalisation)



COVERAGE FOR 136 DAY CARE SURGERIES

136 Day Care treatments and surgeries listed in the Policy Document will be covered.

(Inclusive of hospitalisation as an in-patient for less than 24 hours or Day Care treatments carried out on out-patient basis)



2 SELF-PAY OPTIONS

You can receive discounts on your premium by opting to bear the first LKR 50,000 or LKR 100,000 of your claim every year.



COVERAGE FOR AMBULANCE CHARGES

Cost of licensed Ambulance Services will be covered up to 2% of your Health Passport Benefit Amount.



DAILY CASH BENEFIT FOR NON-PAYING WARD ADMISSIONS

1% of your Health Passport Benefit Amount will be paid per day up to a daily maximum of LKR 25,000 when you are admitted to a non-paying ward (Government hospital).



COVERAGE FOR YOUR ORGAN DONOR

At the point of receiving a transplant of an organ, your Health Passport Benefit Amount can cover the hospitalisation expenses of your donor.



COVERAGE FOR YOUR HOSPITAL ADMISSION CHARGES

Hospital Admission charges will be covered up to a maximum of LKR 5,000 per hospitalisation.



COVERAGE FOR PROSTHESIS & IMPLANTS

20% of your Health Passport Benefit Amount can be claimed for Prosthesis and Implants.



COVERAGE FOR DENTAL TREATMENTS

Your medically necessitated dental treatments are covered up to LKR 50,000.



COVERAGE FOR YOUR AYURVEDIC TREATMENTS

5% of your Health Passport Benefit Amount can be reimbursed for hospitalisations in government registered Ayurvedic hospitals.



COVERAGE FOR YOUR WELLNESS

1% of your Health Passport Benefit Amount can be claimed for your health check-ups at AIA's designated hospitals after every 2 claim free Policy Years.



NO CLAIM PRIVILEGE

Increases your Health Passport Benefit Amount by 25% for each claim free Policy Year up to a maximum of 100%.

Additional value-added services for the wellbeing of you and your loved ones



- Free unlimited online doctor consultations



- Up to 25% discounts



- Up to 15% discounts at Vida Medical Clinics (For AIA First Class customers only)



- Free unlimited online doctor consultations
- 1 Free medicine delivery per month and 30% discount from the 2nd delivery onwards
- 10% discount for lab tests



- 12% discounts on Spectacles/ Sunglasses
- Free eye screening test, basic hearing screening test and eye pressure test
- 15% discount on visual fitness assessment tests



- 15% discount at My Dentist Clinics

Note: All the additional value-added services offered are provided by third party service providers. AIA shall not be liable for the quality, accuracy or any other aspect of such services. AIA do not guarantee the continuance of such services and such services may be modified/ discontinued at any time without any prior notice or replacement. Such services shall be obtained by you at your sole discretion. You will be required to adhere to the terms and conditions that may be imposed on you by those service providers when you opt for these services. AIA shall not be liable for any loss, damage, cost or expense, whatsoever, suffered or incurred by you or any other person in connection with such services.

HOW DOES AIA HEALTH PASSPORT WORK?

Example:

Anuradha is 35 years old and is living life to the fullest with his 33-year-old wife and 6-year-old son. He purchases an AIA Super Protector Plan with the AIA Health Passport Benefit as below.



Policy Term - **20 years**

Life Benefit - **LKR 1,000,000**

Health Passport Benefit for Anuradha - **LKR 1,000,000**

Health Passport Benefit for Anuradha's wife - **LKR 1,000,000**
(Maternity Benefit is also selected)

Health Passport Benefit for Anuradha's son - **LKR 1,000,000**

Premium Paying Mode - **Annual**

Annual Premium - **LKR 171,832**

Benefits that Anuradha and his family can receive just for

LKR 171,832 Annual Premium

(Monthly Premium of LKR 16,428)



LKR 1,000,000

worth of Life Cover for
Anuradha

LKR 1,000,000

worth of coverage for
hospitalisation expenses
of Anuradha

LKR 1,000,000

worth of coverage for
hospitalisation expenses of
Anuradha's wife, including
Maternity Benefit

LKR 1,000,000

worth of coverage for
hospitalisation expenses
of Anuradha's son

Additional value-added services for Anuradha and his family



Free Telemedicine



**Free Telemedicine /
Medicine Delivery**



**Discounts on
Purified Water Filters**



**Discounts on
Dental Treatments**



**Discounts on
Spectacles/Sunglasses**

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DETAILED BENEFITS OF AIA HEALTH PASSPORT

You can select the best suited plan for you and your loved ones from the below 11 plans.

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11
Geographical Coverage	Sri Lanka, India, Singapore, Malaysia and Thailand				Worldwide excluding US & Canada						
Annual Overall Limit (AOL) - Health Passport Benefit Amount	LKR 250,000	LKR 500,000	LKR 1 Mn	LKR 2 Mn	LKR 3 Mn	LKR 5 Mn	LKR 10 Mn	LKR 20 Mn	LKR 30 Mn	LKR 40 Mn	LKR 50 Mn
1. Hospitalisation Benefit	Reimbursement of your expenses incurred for Hospital Rooms, Boarding charges ,ICU ward and Nursing charges is subject to a maximum of 30% of your Health Passport Benefit Amount.										
(a) Daily Hospital Room and Boarding Benefit											
Maximum room charges for treatment within Sri Lanka	Single Private AC room. (If admitted to a higher room category than a single private AC room outside Sri Lanka, then AIA will pay only 75% of the total eligible Health Passport Benefit Amount under all expense categories)										
Maximum room charges for treatment outside Sri Lanka											
(b) Daily ICU Hospital Room and Boarding Benefit											
Maximum room charges for treatment within Sri Lanka	As per the actual expenses incurred during your hospitalisation.										
Maximum room charges for treatment outside Sri Lanka											
2. Surgical Benefit (Includes Surgeon, Anesthetist, Medical Practitioner, Consultant and Specialist Fees)	As per the actual expenses incurred for specified, reasonable and customary medical expenses during your hospitalisation. In case of overseas treatment, there is a maximum cap of 2 doctor visits per patient per day.										
3. Miscellaneous Hospital Services and Supplies Benefit (Includes Operation Theatre Charges, Anesthesia, Blood, Oxygen, Medicines and Drugs, except non-medical services)	As per the actual expenses incurred for specified, reasonable and customary medical expenses during your hospitalisation.										

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Annual Overall Limit (AOL) - Health Passport Benefit Amount	LKR 250,000	LKR 500,000	LKR 1 Mn	LKR 2 Mn	LKR 3 Mn	LKR 5 Mn	LKR 10 Mn	LKR 20 Mn	LKR 30 Mn	LKR 40 Mn	LKR 50 Mn
4. Ambulance Charges	<p>As per the actual expenses incurred, subject to a maximum of 2% of your Health Passport Benefit Amount.</p> <p>This benefit is payable only when a licensed ambulance service is used.</p>										
	LKR 5,000	LKR 10,000	LKR 20,000	LKR 40,000	LKR 60,000	LKR 100,000	LKR 200,000	LKR 400,000	LKR 600,000	LKR 800,000	LKR 1,000,000
5. Day Care Treatment (Hospitalisation as an in-patient for less than 24 hours or a Day Care treatment carried out on out-patient basis)	<p>You are covered with the 136 Day Care treatments / surgeries listed in the Policy Document. (Out-patient procedures or treatments apart from the 136 listed Day Care surgeries will not be covered under your Health Passport Benefit).</p>										
6. Pre-Hospitalisation Expense Benefit (Applicable for both Private and Public Hospitalisation)	<p>Payable up to 5% of your Health Passport Benefit Amount for expenses incurred within 30 days pre hospitalisation. This benefit is payable only for expenses incurred related to management of the diagnosis of your hospitalisation.</p>										
	LKR 12,500	LKR 25,000	LKR 50,000	LKR 100,000	LKR 150,000	LKR 250,000	LKR 500,000	LKR 1,000,000	LKR 1,500,000	LKR 2,000,000	LKR 2,500,000
7. Post-Hospitalisation Expenses Benefit (Applicable for both Private and Public Hospital)	<p>Payable up to 5% of your Health Passport Benefit Amount for expenses incurred within 30 days post hospitalisation. This benefit is payable only for expenses incurred related to management of the diagnosis of your hospitalisation.</p>										
	LKR 12,500	LKR 25,000	LKR 50,000	LKR 100,000	LKR 150,000	LKR 250,000	LKR 500,000	LKR 1,000,000	LKR 1,500,000	LKR 2,000,000	LKR 2,500,000
8. Organ Donor Expenses	<p>At the point of receiving a transplant of an organ your Health Passport Benefit Amount can cover the hospitalisation expenses of the donor.</p>										
9. Prosthesis and Implants	<p>As per the actual expenses incurred subject to a maximum of 20% of your Health Passport Benefit Amount.</p>										
	LKR 50,000	LKR 100,000	LKR 200,000	LKR 400,000	LKR 600,000	LKR 1,000,000	LKR 2,000,000	LKR 4,000,000	LKR 6,000,000	LKR 8,000,000	LKR 10,000,000
10. Overseas Treatment	<p>In case of planned hospitalisation, it is mandatory to inform AIA in advance and obtain approval. Emergency hospitalisation needs to be informed to AIA within 48 hours of hospitalisation. If admitted to a higher room category than a single private AC room outside Sri Lanka, then the AIA will pay only 75% of your total eligible Health Passport Benefit Amount.</p>										
11. Hospitalisation in a non-paying ward (Public Hospitals or similar)	<p>Payable up to 1% of your Health Passport Benefit Amount per day subject to a maximum of LKR 25,000 per day.</p> <p>Expenses pertaining to the investigations and drugs prescribed by the doctor in relation to the hospitalised condition will be payable to you up to a maximum of 70% of your Health Passport Benefit Amount per year.</p>										
	LKR 2,500	LKR 5,000	LKR 10,000	LKR 20,000	LKR 25,000	LKR 25,000	LKR 25,000	LKR 25,000	LKR 25,000	LKR 25,000	LKR 25,000

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Annual Overall Limit (AOL) - Health Passport Benefit Amount	LKR 250,000	LKR 500,000	LKR 1 Mn	LKR 2 Mn	LKR 3 Mn	LKR 5 Mn	LKR 10 Mn	LKR 20 Mn	LKR 30 Mn	LKR 40 Mn	LKR 50 Mn
12. No Claim Privilege	Your Health Passport Benefit Amount will be increased by 25% (on straight line basis) on an annual basis in case of no claims made during the Policy Year. Such increase will subject to a maximum total increase of up to 100% of your initial Health Passport Benefit Amount. In case of a claim during a Policy Year which had an increased Benefit Amount, that Benefit Amount will reduce by 25% the next Policy Year. However, it will not reduce the Benefit Amount below your initial Health Passport Benefit Amount.								Not Applicable		
13. Reinstatement Benefit	In case of complete exhaustion of your Health Passport Benefit Amount, 100% of additional Health Passport Benefit Amount is available in case the reason for hospitalisation is not related to any of the preceding causes of hospitalisation. Reinstatement Benefit is available only once in a Policy Year (without any corresponding increase in premiums) and the balance Benefit Amount of the Reinstatement Benefit is not carried forward.										
14. Wellness Benefit	Not Applicable		After every 2 claim free Policy Years, 1% of your Health Passport Benefit Amount is payable for health check-ups at AIA's designated hospitals. Payable on reimbursement basis subject to the maximum limit.								
	LKR 10,000	LKR 20,000	LKR 30,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000
15. Dental Benefit	Not Applicable		Your medically necessitated dental treatments are covered by your Health Passport Benefit Amount up to a maximum of LKR 50,000. All types of cosmetic dental treatments are excluded from your eligible Benefit Amount (e.g., scaling, polishing, dentures etc.).								
	LKR 10,000	LKR 10,000	LKR 10,000	LKR 10,000	LKR 25,000	LKR 25,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000
16. Maternity Benefit (Optional)	Not Applicable		Maximum of 2 deliveries covered during your Policy Term.								
	NVD LKR 50,000 LSSS LKR 100,000	NVD LKR 50,000 LSSS LKR 100,000	NVD LKR 50,000 LSSS LKR 100,000	NVD LKR 50,000 LSSS LKR 100,000	NVD LKR 75,000 LSSS LKR 150,000	NVD LKR 75,000 LSSS LKR 150,000	NVD LKR 75,000 LSSS LKR 150,000	NVD LKR 100,000 LSSS LKR 200,000	NVD LKR 100,000 LSSS LKR 200,000	NVD LKR 100,000 LSSS LKR 200,000	NVD LKR 100,000 LSSS LKR 200,000
17. Hospital Admission Charges	As per the actual expenses incurred subject to a maximum of LKR 5,000 per hospitalisation.										
18. Ayurvedic Treatment (Alternative Medicine)	Not Applicable		Minimum 24-hour hospitalisation in a government hospital or in any institute registered under the Ayurvedic Medical council with a valid registration number will be covered. Payable on reimbursement basis subject to the maximum limit.								
	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000	LKR 50,000
19. Waiting Periods applicable for Benefits	<ul style="list-style-type: none"> • 90 days Waiting Period from the date of policy commencement or date of reinstatement, whichever is later, if cause of claim is not due to an accident. • 1 year Waiting Period applicable for common surgical conditions listed. • 2 claim free Policy Years applicable for the Wellness Benefit. • 180 days Waiting Period applicable for the Dental Benefit. • 24 months Waiting Period applicable for the Maternity Benefit. • 180 days Waiting Period applicable for the Alternative Medicine Benefit (Ayurvedic treatment). 										

OTHER PRODUCT INFORMATION

	Minimum Entry Age	Maximum Entry Age	Cover Ceasing Age
Adults	19 Years (at next birthday)	61 Years (at next birthday)	70 Years (at next birthday)
Children* (Main Life Assured should be covered under Health Passport)	3 months	18 Years (at next birthday)	24 Years (at next birthday)
Maternity Benefit	19 Years (at next birthday)	45 Years (at next birthday)	

* For children who are unmarried and are dependent on parents

Note: This health benefit can be opted for, with Life Insurance Policy

Terms and Conditions

This product can be obtained only from a licensed AIA Wealth Planner, AIA Financial Planning Executive or from an Authorized Broker.

You have the right to choose an insurer and / or an insurance product of your choice and / or to refuse any insurance product that is bundled or tiered with any financial products or services provided by a Bank or any other institute.

This is only a product overview. Terms & Conditions apply. For full product details, terms, conditions and exclusions, please refer the Policy Document. You will also be provided with a Sales Illustration – Quotation before signing your Proposal Form which further elaborates the product features and disclosures.

AIA INSURANCE



AIA promises to donate Rs. 100/- to the Sri Lanka Cancer Society, for every policy sold.



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