

AIA សម្រាប់សុខភាព

THE FIRST WHOLE LIFE

MEDICAL PLAN IN CAMBODIA



Good health is your wealth! That is why you deserve nothing less than the best, especially when it comes to your health. This is why a comprehensive medical plan is so important and can make all the difference that provides you with adequate medical protection. You can rest assured that your out-of-pocket medical expenses are kept to minimum with holistic solutions that take care of you from diagnosis to recovery.

Why is AIA សម្រាប់សុខភាព important to you?

AIA សម្រាប់សុខភាព is a medical insurance plan which takes care of your long-term medical needs throughout your life and covers all the way from prevention to recovery. It protects you from the beginning with a variety of healthcare benefits that support your hospitalisation and surgery costs, out-patient care including pre-hospitalisation and post-hospitalisation due to illnesses and accident events, emergency medical treatment, as well as maternity needs and many others to ensure your overall well-being is being taken care of.

The plan offers the following attractive features:



WHOLE LIFE MEDICAL PLAN

Up to 100 years old with guaranteed renewability, coverage up to US\$1.5 million.



NO CLAIM REWARD

For living healthy-act on preventive care such as health check-up, vaccination, dental care, etc.



QUALITY HOSPITAL NETWORK IN CAMBODIA AND OVERSEAS

- Quality hospital network in Cambodia and overseas with cashless experience
- Personalized medical consultation support & guidance on medical second opinion from overseas expert*

Healthcare Package Plan

Plan	Plan 10K	Plan 50K	Plan 150K	Plan 500K	Plan 1M	Plan 1.5M
Area of Cover	Cambodia	Cambodia Vietnam Thailand Malaysia	ASEAN	Asia	Asia Pacific	Worldwide exclude USA
Overall Annual Limit (Per Year)	US\$10K	US\$50K	US\$150K	US\$500K	US\$1M	US\$1.5M
Overall Lifetime Limit	US\$20K	US\$100K	US\$300K	US\$1M	US\$2M	US\$3M
2 OPTIONS						
Option 1: Deductible (Per Year)	Not Applicable	3 options: US\$5,000 US\$10,000 US\$20,000				
Option 2: Co-payment (Per Disability)	10%					Nil
Max out-of-pocket limit (Per Disability)	US\$300	US\$500	US\$1K	US\$1.5K	US\$2K	Nil



(A) Hospitalisation and Surgical Benefits

(i) Daily Room and Board Benefit (includes meals) (Up to 100 days per policy year for Daily Room and Board and Daily ICU Benefit)	Up to \$35/day	Up to \$50/day	Up to \$100/day	Up to \$200/day	Up to \$300/day	Up to \$400/day
(ii) Daily ICU Benefit (includes meals) (Up to 100 days per policy year for Daily Room and Board and Daily ICU Benefit)	Paid in full					
(iii) Other In-patient Related Charges Benefit (includes prescriptions, professional charges, investigations, nursing care, and miscellaneous medical charges)						
(iv) Surgical Benefit (including operation theatre and anesthesia fees as required by the Medical Practitioner or Physician or Specialist) <ul style="list-style-type: none"> Surgical Procedures Surgical Implants and Approved Medical Consumables Stereotactic Radiosurgery 	Paid in full, up to \$2.5K per disability	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
(v) Major Organ / Bone Marrow Transplant Benefit						
(vi) Guardian/ Companion Accommodation Benefit						
(vii) Home Nursing Benefit	Not Covered	Not Covered		Up to US\$1K/ policy year	Up to US\$1.5K/ policy year	Up to US\$2K/ policy year
(viii) Inpatient Psychiatric Treatment Benefit			Not Covered	Paid in full (Up to 30 days/policy year)		
(ix) Inpatient Hospice Palliative Care Service Benefit				Not Covered	Not Covered	Up to US\$20K/ lifetime
(B) Outpatient Benefits (Outpatient Limit)	Up to US\$2.5K per disability	Up to US\$7.5K per Policy Year	Up to US\$22.5K per Policy Year	Up to US\$75K per Policy Year	Up to US\$150K per Policy Year	Up to US\$225K per Policy Year
(i) Pre-Hospitalisation Benefit within 90 days before Hospitalisation, including Specialist consultations, diagnostic x-ray or laboratory tests.						
(ii) Post-Hospitalisation Benefit within 90 days after Hospitalisation, including Specialist consultations, Prescribed physiotherapy diagnostic or laboratory tests	Paid in full, up to Outpatient Limit	Paid in full, up to Outpatient Limit	Paid in full, up to Outpatient Limit	Paid in full, up to Outpatient Limit	Paid in full, up to Outpatient Limit	Paid in full, up to Outpatient Limit
(iii) Day Surgery Benefit						
iv) Cancer Treatment Benefit <ul style="list-style-type: none"> Radiotherapy for Cancer Chemotherapy for Cancer 						
(v) Dialysis Benefit						
(C) Emergency Medical Treatment Benefits						
(i) Accidental Emergency Medical Treatment Benefit	Paid in full, up to US\$2.5K per disability	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
(ii) Accidental Dental Treatment Benefit						
(iii) Local Road Ambulance Service Benefit						
(iv) Emergency Evacuation & Repatriation Benefit	Not covered	Not covered	Not covered	Not covered	Not covered	
(D) Maternity Benefits						
(i) Pregnancy Complications Benefit		Up to \$2K	Up to \$5K	Paid in full	Paid in full	Paid in full
(ii) Pregnancy Delivery Costs and New-born Care Benefit	Not covered	Not covered	Not covered	Up to \$1.5K	Up to \$3K	Up to \$8K
(E) AIDS / HIV Treatment Benefit	Not covered	Not covered	Not covered	Not covered	Not covered	Paid in full

Eligible Entry

- Insured Person: 30 days – 69 years old
- Policy Owner: 18 years old and above
- Purchased a Basic Plan from AIA that allows the attachment of this Rider.

Premium Payment

- Payment Term: Yearly renewable up to the insured(s)'s attained age of 100 years old
- Payment Mode: Semi-annual or Annual
- Payment Method: All the payment channels specified by the Company
- Grace Period for Late Payment: 30 (thirty) days from the due date.

Illustration Example 1

Secure Your Wealth Of Health



Mr. Sokha Pheap, a 35-year-old businessman, purchased **AIA សម្រាប់សុខភាព** Plan 500K (US\$500,000) with a basic plan **AIA ចម្បង**. The coverage term and premium term for this plan is 65 years. His Co-payment is 10% with Max Out-of-pocket limit of US\$1,500 (per disability). The premium for this rider in the first year is US\$1,572.80.

Age 35

From year 1 to year 4, Mr. Sokha Pheap has not made any claim and stays healthy.

Age 59

Mr. Sokha Pheap is diagnosed with cancer and has received treatment. He paid a specialist consultation fee of US\$200. Then he had been hospitalized for 10 days and undergone a surgery. The total bill amount is US\$7,500 (including room and board of USD1,500, prescription, professional charge, and nursing care of USD1,000, surgical fees of US\$5,000). Mr. Sokha Pheap had received post-hospitalisation treatment within 90 days and received chemotherapy treatment for 6 months. His post-hospitalisation treatment cost US\$5,000 and chemotherapy treatments cost US\$6,000.



Illustration of benefits on medical treatment payable to Mr. Sokha Pheap



Type of Benefit	Actual Cost	Benefit Pay-out
Hospitalisation Benefit • Hospital Daily Room and Board	US\$1,500 (10 days)	US\$1,500 (10 days x US\$150)
Other In-patient Related Charges Benefit • prescriptions, professional charges, and nursing care	US\$1,000	US\$1,000
Surgical Benefit • Surgical Procedure	US\$5,000	US\$5,000
Pre-hospitalisation Benefit • Specialist Consultation Fee	US\$200	US\$200
Post-hospitalisation Benefit • Post-hospitalisation Treatment	US\$5,000	US\$5,000
Outpatient Cancer Treatment Benefit • Chemotherapy	US\$6,000	US\$6,000
Total payable	US\$18,700	US\$18,700
Co-payment (10%)		US\$1,870
Max Out-of-pocket limit		US\$1,500
Total benefits payable after co-payment		US\$17,200
The remaining benefit limit		US\$482,800

Mr. Sok Pheap will continue to receive a medical coverage up to age 100.

Illustration Example 2

Upgrade Medical Plan to Full Essential Needs with Affordable Premium



Mrs. Sok San is a 26-year-old professional. She purchased a medical plan called **AIA សម្រាប់សុខភាព** with a basic plan **AIA ចម្បង** for herself. She chose US\$5,000 deductible for Plan 50K (US\$50,000) package to add more coverage on top of her existing medical insurance plan that her company has already bought for her. The coverage term and premium term for this plan is 74 years. The premium for this rider in the first year is US\$112.

Age 26

From year 1 to year 2, Mrs. Sok San has not made any claim and stays healthy.

Age 28

Mrs. Sok San is later hospitalised for 10 days due to serious illness with the amount of US\$50/day, prescriptions, professional charges, investigations, and nursing care which total cost of US\$2,500 and required to have a surgery with bill amount of US\$10,000.

Mrs. Sok San has claimed US\$5,000 from the medical insurance plan that her company has bought for her.



AIA Cambodia will take full responsibility to settle the rest of the medical bill for Mrs. Sok San

Type of Benefit	Actual Cost	Benefit Pay-out
Hospitalisation Benefit • Hospital Daily Room and Board	US\$500 (US\$50 x10 days)	US\$500 (US\$50 x10 days)
Other In-patient Related Charges Benefit • prescriptions, professional charges, investigations, and nursing care	US\$2,500	US\$2,500
Surgical Benefit • Surgical Procedure	US\$10,000	US\$10,000
Total payable	US\$13,000	US\$13,000
Deductible		US\$5,000
Total benefits payable after deductible		US\$8,000
The remaining benefit limit		US\$42,000

Mrs. Sok San will continue to receive a medical coverage up to age 100.

Claim Procedure

If a claimant wishes to make a claim, they must send **AIA** the appropriate form and evidence within 90 calendar days from the occurrence of the covered event. The appropriate claim form can be downloaded from our website: aia.com.kh or obtained from **AIA Insurance Agent (Life Planners)**.

Proof of death or total and permanent disability is a mandatory document to be submitted together with the claim form to **AIA**, for example: original receipt, medical certificate, medical discharge letter, and/or any medical document. If the date of admission and the date of discharge are on the same day on the medical discharge letter or medical certificate, a summary **MUST** mention the Date and Time. All medical documents are to be obtained from a medical facility which is legally licensed to supply medical treatment in the country.

The claimant can apply for the claim if the claim event and medical treatment occurs during the policy's effective period.

Obtain your insurance proposal today

Contact **AIA Insurance Agent (Life Planners)** or **AIA Client Care**:

- Telephone : 086 999 242
- Email : KH.Care@aia.com
- Website : aia.com.kh
- Telegram : AIACambodia bot

Exclusions

AIA សម្រាប់សុខភាព shall not cover any expenses arisen directly or indirectly from:

1. a Pre-Existing Condition, which existed prior to the Effective Date or Commencement Date of this Rider or the last plan upgrade of this Rider, whichever is the latest; or
2. cosmetic surgery or Treatment, or Treatment of their complications, Treatment to remove hair or grow hair, change skin or eye color with the exception of reconstructive surgery after an accident or an Eligible Treatment; or
3. Treatment needed as a result of nuclear contamination, biological contamination or chemical contamination, whilst engaging in or taking part in any conflict, war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to one of those listed. This includes any Treatment needed as a result of the Insured(s) exposing himself to needless peril, such as going to a place of civil unrest as an active onlooker or a spectator. For clarity, there is cover for Treatment required as a result of a terrorist act providing that terrorist act does not result in nuclear, biological or chemical contamination; or
4. Treatment resulting from engaging in military activity or professional sport activities; or
5. the use of a drug which has not been established as being effective or which is experimental. This means they must be licensed by the European Medicines Agency if the Insured(s) is receiving Treatment in Europe, or the US Food and Drug Administration (FDA) if the Insured(s) is receiving Treatment anywhere else in the world, and be used within the terms of that license; or
6. Treatment which has not been established as being effective or which is an Experimental Treatment. For established Treatment, this means procedures and practices that have undergone appropriate clinical trial and assessment, sufficiently evidenced in published medical journals for specific purposes to be considered proven safe and effective therapies; or
7. fertility Treatment, sterility and contraception Treatment, sex change, impotence; foetal surgery; or
8. all costs related to quarantine; or
9. Treatment provided by a non-medical or non-licensed medical professional; or
10. non-medical services such as telephone, TV rent, newspaper, moisturizer, creams, toiletries, dietary supplements and vitamins, toothpaste or soap; or
11. the expenses that is not usual, Medical Necessary, Reasonable and Customary in the area where Treatment is received; or
12. Treatment against obesity such as, but not limited to, gastric banding or surgery, removal of surplus tissue and fat; or
13. Treatment that is customarily done as an Outpatient including drugs and dressings, consultations and investigations, including pre- and post-natal visits, psychiatric Treatment; or
14. preventative health screening, health check-up, vaccination, diagnostic procedures and investigations for the early detection of non-symptomatic disease; unless otherwise mentioned in the Benefits Schedule; or
15. dental and gingival (or equivalent) care; unless otherwise mentioned in the Benefits Schedule; or
16. Vision correction; or
17. the expenses incurred during the Waiting Period except for medical expenses arising following an Accident occurred within the Waiting Period and subject to other exclusions; or
18. external prosthetics and durable medical appliances and support appliances other than those Approved Medical Consumables that are part of the surgical procedure and integral to the Treatment; or
19. the cost of collecting donor organs or tissue or for any related administration costs (such as, but not limited to, the cost of a donor search); or
20. additional charges for obtaining medical reports or filling in claim forms or other administrative charges; or
21. Treatment for addictions (such as alcohol addiction or drug addiction) or substance abuse (such as alcohol abuse or solvent abuse), or Treatment of any Illness or Injury needed directly or indirectly as a result of any such abuse or addiction; or
22. Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof, unless otherwise mentioned in the Benefits Schedule; or
23. Vaccination other than initial vaccination for new-born covered under the Pregnancy Delivery Costs and New-born Care Benefit mentioned in the Benefits Schedule; or
24. Pregnancy delivery and new-born care unless otherwise mentioned in the Benefits Schedule; or
25. Accommodation for guardian or companion while the Insured is Hospitalised unless otherwise mentioned in the Benefits Schedule
26. Home nursing unless otherwise mentioned in the Benefits Schedule; or
27. Psychiatric Treatment unless otherwise mentioned in the Benefits Schedule; or
28. Inpatient palliative care services in a Hospice unless otherwise mentioned in the Benefits Schedule; or
29. The expenses that incurred while the Insured stays outside of the Kingdom of Cambodia for 90 (ninety) consecutive days or more within the Policy Year; or
30. The expenses that Insured has already been reimbursed from social welfare (NSSF) or any other fringe benefits or other insurance. The Company shall be responsible only for the cost of medical treatment that has not yet been reimbursed.



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