

An AIA Corporate Solutions:  
**WorkWell with AIA**

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# Foreword

## **The WorkWell with AIA program helps your employees Live Healthier, Longer, Better Lives**

There has been a growing emphasis by companies over the years to prioritize their employees' health and overall wellbeing. This includes seeking uniquely tailored, holistic employee benefit options and services that support all aspects of wellness, including mental health. The COVID-19 pandemic has since accelerated this need.

With the large amount of time spent at work, employers play a critical role in supporting employee wellbeing. Workplace wellness programs have progressed from a 'good to have' to a 'must have' foundation of any credible benefit program.

As the market leader in employee benefits, AIA Cambodia is committed to being your trusted partner in helping you and the Cambodian workforces live Healthier, Longer, Better Lives.

We believe that when your employees are well taken care of, they will feel valued and motivated. This in turn will positively impact your company's bottom line.

We are focused on partnering you to make a positive difference to your employees' wellbeing with our compelling, refreshed proposition – the WorkWell with AIA program.

WorkWell with AIA consists of four specially curated pillars to ensure your employees' holistic wellness - physical, mental, financial and social health, is cared for: Live Well, Think Well, Plan Well, Feel Well.

The program is also complemented with our AIA Special Privileges. We strive to go beyond being just an insurance provider with exclusive, value-added services that further enhance your company's employee health and wellness offerings.

Our AIA insurance representatives will be happy to assist you plan a bespoke calendar of WorkWell with AIA events to meet your company's needs. We would like to assure you that many of these activities are at no cost to you, simply because we mean well.

We are here to partner you for the long-term and are passionate about helping make a real difference to your employees' lives while simultaneously helping you retain workforce talent.

Let us join hands to help your employees, and you, live Healthier, Longer, Better Lives.

**Jane Tay**  
**Chief Executive Officer**  
**AIA Cambodia**



# The WorkWell with AIA programme

An unmissable initiative for our HR clients who aim to make a positive difference to their employees' wellbeing and protect their life & health

## FOR CORPORATE COMPANIES

- Ultra-competitive pricing improves **employees' health & wellness**, contributing to **employee engagement** and **employer branding**

## FOR INDIVIDUAL EMPLOYEES

- Feel motivated and productive by having company taking care of unexpected medical bills and protecting their family financial stability when unfortunate events occur
- Complimentary wellness enhancement & other special privileges

1



### Live Well

Focuses on physical wellness through health screenings to kick-start understanding about health and managing, improving and recovering outcomes

2



### Think Well

Focuses on mental wellness by developing awareness of employees' mental health and providing tailored solutions in the form of education

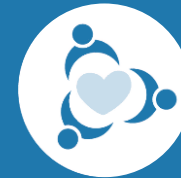
3



### Plan Well

Focuses on financial wellness by improving financial literacy and solutions and if needed, access to professional help for planning and managing finances across different life stages

4



### Feel Well

Focuses on social wellness to reinforce employees' self-esteem by building an inclusive and supportive network that fosters a sense of belonging to a wider community

5



### AIA Special Privileges

Focuses on a range of exclusive, value-added services that further enhance your company's employee health and wellness offerings



## Live Well

Focuses on physical wellness



### Know Your Health

#### Annual complimentary health screenings

Start your employee wellness journey with an annual health screening.

This basic health screening is complimentary and tests for:

1. Diabetes
2. High blood pressure
3. High cholesterol
4. Flu vaccination (T&C apply)

**Venue: In the comfort of your office or at our Health Screening Partner's clinic.**



### Manage Your Health

#### Rising key lifestyle diseases

Enhance your knowledge of common key diseases related to today's modern lifestyle.

1. Types of lifestyle diseases
2. Risk factors
3. Diagnosis
4. Prevention
5. Treatment

**Venue: Healthcare professionals invited to your office.**



### Improve Your Health

#### Featured workout with a qualified fitness instructor

Our instructors make you stronger and healthier in a social setting with a heart-pumping workout during a 30-45min class.

1. Zumba dance
2. Flow yoga

**Venue: AIA HQ**



## Live Well

Focuses on physical wellness

### CORE BENEFITS



## Recover Your Health

One Health – For Corporates

Protect your employee's financial stability so they can focus on recovering their health



**IN-PATIENT**  
Pay up to Annual  
Limit



**3 MAIN OUT-  
PATIENT**  
Cover up to  
Annual Limit

- Cancer Treatment
- Dialysis
- Surgical Procedure



**E-CLAIM  
SUBMISSION**  
AIA+ APP



**129 LOCAL & 39  
OVERSEA PANEL  
HOSPITALS**



**CUSTOMER  
SERVICE 24/7**



**PERSONAL  
MEDICAL CASE  
MANAGEMENT**



**OPTIONAL  
BENEFITS**

- Out-Patient Care Benefit
- Maternity Delivery Benefit
- Preventive Care
- Durable Medical Equipment
- Hospice Care
- Hospital Companion
- Vision Care / Dental Care
- Mental Care



## Think Well

Focuses on mental  
wellness



### Understand Your Mental Health

#### Mental health: what's normal, what's not

Mental health conditions can interfere with daily life and may affect an individual's ability to think clearly, connect with others and manage stress.

#### Venue: Mental health professionals invited to your office to share their knowledge on these subjects:

1. Risk factors of mental illnesses
2. Most common mental illnesses
3. Early warning signs
4. Diagnosis by health professionals
5. Mental health treatment options



### Strengthen Your Mental Health

#### Mindfulness meditation

Mindfulness meditation can improve both mental and physical health. This exercise is straightforward enough to practice on your own, but we can help get you started.

#### Venue: AIA HQ

Mental health professionals will be invited to share basic knowledge of mindfulness meditation and start you on your practice.



## Plan Well

Focuses on financial wellness



### Understand Your Financial Health

#### Find out if your financial health is good

An individual's financial health can be measured in several ways. To further inform you, our financial wellness team will drop by your office to share basic knowledge so that you can self-assess your financial health.

1. Steady cash flow: money in & out
2. Emergency funds for unexpected events
3. Personal net worth: positive or negative
4. Retirement funds: on track to meet your goals
5. Sufficient insurance coverage: health & life

**Venue: In the comfort of your office**



### Protect Your Financial Health

#### One Life – For Corporates

Keep your employees motivated by protecting their family financial stability in the case of any unfortunate event.

#### CORE BENEFITS



##### GROUP FAMILY CARE BENEFIT

Death due to all causes.

#### OPTIONAL BENEFITS 1/2



##### GROUP REHABILITATION BENEFIT

Total and partial disability due to all causes

#### OPTIONAL BENEFITS 2/2



##### GROUP RECOVERY BENEFIT

- Early-stage critical illness
- Late-stage critical illness



##### GROUP HOSPITALIZATION BENEFIT

- Daily hospitalization allowance
- Surgical reimbursement
- Overseas emergency assistance



##### GROUP ACCIDENTAL DEATH & INJURY BENEFIT

- Accidental death
- Partial & total disability





## Plan Well

Focuses on financial wellness



### Manage Your Financial Health

Looking after your financial wellbeing is as important as looking after your health. Many of us spend years building up our savings, and having a solid financial foundation is crucial to protecting our hard-earned income from unforeseen circumstances and achieving long-term goals of growing our wealth.

Our financial wellness team will drop by your office to share information on your topic of choice.

#### Protection

- **Hidden cost of medical bills**
- **Hidden cost of critical illnesses**

#### Savings & retirement

- **Smart funding for your child**
- **Funding retirement in your golden years**
- **Essentials of a will**

#### Venue: In the comfort of your office

Do feel free to ask for non-obligatory financial planning services from our team.



## Feel Well

Focuses on social  
wellness



### AIA Corporate Cup

**A once-in-a-lifetime opportunity to play at the Tottenham Hotspur Stadium in London and enjoy a tour of the city**

Dare to dream, become Cambodia's champion and compete in a world-famous stadium with other AIA markets.

Team up with your colleagues, represent your company and show off your football skills against other corporations:

- Registration: September – November 2023
- Local matches: December 2023 – February 2024
- London match: May 2024

*\*T&C apply*



### “Wellness at Work” Community

**Inform, Engage, Educate, Entertain**

A community group specially designed for corporate employees to connect, contribute and engage to improve social wellness and spread wellness at work.



### AIA Fit For Hope

**Run & raise awareness about breast cancer**

Our annual flagship event and the Kingdom's largest breast cancer awareness campaign. Among others, AIA Fit for Hope offers complimentary breast cancer screenings and health education.

**The highlight of AIA Fit for Hope, the AIA Pink Run** is a great opportunity to improve your social wellness and keep fit. Mark your calendar to register your employees and yourself!

- Registration: September 2024
- Event days: October 2024

*\*T&C apply*



**SCAN HERE  
TO JOIN THE  
COMMUNITY**





## AIA Special Privileges



### 1<sup>st</sup> in The Market: Claim Analysis Offer

**Special value-added benefits every six months**

Provides you insightful claims data analysis to ensure best compliance practices in your company and a better understanding of the claims made by your employees. This benefits your employee activity plans and renewal process for the following year.

*\*As of 12 January 2024*



### Personal Medical Case Management (PMCM)

**Special valued-added benefit: 2<sup>nd</sup> opinion from overseas medical experts**

If you choose selected plans with the appropriate Critical Illness covers and coverage amount, PMCM helps your employees get accurate diagnosis and select the best course of treatment, by providing them access to 2nd medical opinion from independent global expert medical advice, as well as on-going support throughout their medical journey. These specialized services aim to achieve the best health outcomes for individuals suspected of or diagnosed with cancer or other serious illness.

Find out more [Personal Medical Case Management | AIA Cambodia](#)



### Individual Voluntary Solution (IVS)

**Special offers exclusively for your Group policy members**

Employees may sometimes need coverage that caters to their particular needs. IVS provides individuals under your Group policy special offers when they purchase selected individual life and health policies.

*\*Within 90 days of the Group policy being active*

# All activities at a glance


- A **one-stop solution** to address your needs and pain points so you gain time for other priorities.
- A **tailored-made programme** based on your preferred activities.


1   
Live Well


2   
Think Well


3   
Plan Well


4   
Feel Well

 **Know Your Health**  
Annual complimentary health screenings

 **Understand Your Mental Health**  
Mental health: what's normal, what's not


 **Understand Your Financial Health**  
Find out if your financial health is good

 **AIA Corporate Cup**  
A golden opportunity to play at the Tottenham Hotspur Stadium in London


 **Manage Your Health**  
Rising key lifestyle diseases

 **Strengthen Your Mental Health**  
Mindfulness meditation

 **Protect Your Financial Health**  
One Life – For Corporates


 **“Wellness at Work” Community**  
Inform, Engage, Educate, Entertain


 **Improve Your Health**  
Featured workouts with a fitness instructor

 **Manage Your Financial Health**  
Essentials of a will

 **AIA Fit For Hope**  
Run & raise awareness about breast cancer

 **Recover Your Health**  
One Health – For Corporates

 At your office

 At other premises

 Protection Plan

# Sign up for the WorkWell with AIA program

We go beyond just being an insurance company but position ourselves as a wellness partner for corporate customers with a **one-stop solution** to address your needs and pain points so you can gain time for other priorities.

1

## One Life, One Health. – For Corporate

Keep your employees motivated and productive by taking care of their unexpected medical bills and protecting their family financial stability no matter whatever unfortunate events occur.

2

## Wellness at Work Activities

Value-added services like no one else to keep your employees engaged at the same time improve their holistic wellness which includes 4 wellness pillars: live well (physical), think well (mental), plan well (financial), and feel well (social).

3

## Seamless Customer Experience

Keep you from your employees' complaint headache

- Digital self-service platform – AIA+ app or Telegram chatbot which all employees can seek all their benefit coverages, find AIA panel hospitals, make e-claim, and more.
- The largest number of panel hospitals – 174 locals & 39 oversea

4

## 1<sup>st</sup> in The Market: Claim Data Analysis Offer

Provide you the insightful claim data analysis, so that you can ensure the compliance practice in your company and understand the claim insight made by your employees which benefits to your employee activities plan and next year renewal.



# WHAT ELSE ARE YOU LOOKING FOR?

Let's contact our team now via  
**086 999 242** or email us at  
**[kh.corporatesolutions@aia.com](mailto:kh.corporatesolutions@aia.com)**



HEALTHIER, LONGER,  
BETTER LIVES

# About AIA

With over a century of expertise, **AIA** is the largest listed company on the Hong Kong Stock Exchange and the largest life insurer in Asia. AIA is present in 18 markets and focuses 100% on Asia.

We're striving to create a better, more sustainable future by empowering customers to understand and manage every aspect of their health, wellness and protection needs.

**AIA** is purpose-driven to help people live **Healthier, Longer, Better Lives** by making a significant, positive impact on the communities we serve across Asia.





# THE LARGEST LIFE INSURER IN THE WORLD

Established in 1919  
Over **100 years**  
of experience

Expanded reach in  
**18 MARKETS**  
and 100% focused on Asia



**+41 m\***  
Individual policies

**+17 m\***  
Participating members  
of group insurance  
schemes

**+120,000**  
Companies

**+US\$ 16 Billion**  
Benefits and claims  
exceeded in 2021

**OUR PURPOSE IS  
TO HELP PEOPLE LIVE  
HEALTHIER, LONGER,  
BETTER LIVES**



**សុខភាព និងជីវិត  
កាន់តែប្រសើរ**

# About AIA Cambodia

## In operation since May 2017

✔ The first life insurer to provide 26 critical illnesses coverage and Group Medical Insurance.

✔ Offers market-leading, tailor-made life solutions that offer comprehensive financial protection covering critical illnesses, accidents, Group health insurance, hospital allowances and overseas emergency assistance.



**Phnom Penh Head Office, GIA Tower**



**Siem Reap**



**Kampong Cham**



**Kampot**



**Battambang**

# About AIA Cambodia

**100,000**  
Cambodian families  
protected\*

**6,700**  
Claim cases approved

**US\$4.3m**  
Benefits & claims paid



\* As of September 2023

# Helping Cambodians Live Healthier, Longer, Better Lives

## SOCIAL PARTNERSHIPS



**HEALTHIER WOMEN, STRONGER KINGDOM (24,000 participants)**

The five-year project, "Promote Health and Financial Wellbeing for Cambodian Women", with the theme "Healthier Women, Stronger Kingdom" is to empower gender equality and women's rights in the health sector



**AIA-ISF YOUTH LEAGUE (7,594 Players)**

Partner since 2017 - the "AIA-ISF youth league", Cambodia's largest community football program aims to help underprivileged kids to play a competitive sport in a safe and structured environment



**AIA FIT FOR HOPE 5,366 Breast Cancer Screenings**

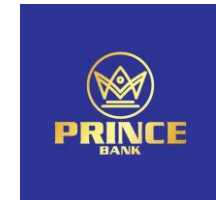
Partners since 2017 - the "Fit For Hope- a flagship annual breast cancer awareness campaign. Total donation raised: \$ 141,557



**32nd SEA GAMES In The Kingdom**

AIA Cambodia is honored and proud to be recognized as the Official Life and Health Insurance Partner for the 32nd SEA Games & 12th ASEAN Para Games in 2023

These are our corporate solution customers; they trust us, and you can trust us too.



Embark your WorkWell with AIA journey with us today!



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កាន់តែប្រសើរ

**Thank You**

