

# A-SME Flex

FLEXIBLE INSURANCE SOLUTIONS  
FOR YOU AND YOUR EMPLOYEES



The greatest asset to any company, is its employees. Ensuring the health and welfare of employees is a top priority. But, do you know what health benefits to offer your employees? Do you have the resources to manage employee benefits?

**AIA Can Help You! With A-SME Flex, providing group health insurance to your employees is made easy, fast and efficient!**



### Benefits Recommendation

Create the right plan for your employees based on your industry



### Comprehensive Plan

Enhance your employees protection with Group Term Life Benefit and Critical Illness rider



### Flexible & Customisable Medical Plan

Customise your group health plan with our extensive range of benefit options, aligning to your business needs and budget



### AIA Vitality

A health program that motivates and rewards you and your employees to get healthier. Healthy employees means higher productivity



### Deductible

Deductible options to help you manage costs while providing health coverage relevant to your employees' needs



### Accessible

Enjoy extensive network of panel GP clinics and major hospitals nationwide



### Group MedCare

Personal Medical Case Management services provide worldwide medical support from diagnosis to recovery



### Digital Platform

Save time on administering, processing and tracking employee medical benefits

Terms & Conditions apply

<b>Base Plan: Hospital &amp; Surgical Care</b>	
<b>Overall Limit (per Policy Year)</b>	RM20,000 to RM400,000
<b>Deductible Amount</b>	Zero or RM300
<b>Benefits</b>	<b>Coverage Limit</b>
<b>Room &amp; Board</b> Ordinary Room Intensive Care	From RM80 to RM600 As charged, subject to Overall Limit
<b>In Hospital Care Related Services:</b> Hospital Supplies & Services, Surgical Fees, Anesthetic Fees, Operating Theatre Charges, Physician's Visit	As charged, subject to Overall Limit
<b>Ambulatory Care Related Services:</b> Pre-Surgical/Medical Diagnostic Services/Specialist Consultation, Second Surgical Opinion, Post Hospitalisation Treatment, Emergency Outpatient Accidental Treatment, Accidental Dental Treatment, Daycare Procedure, Ambulance Fees	As charged, subject to Overall Limit
Outpatient Rehabilitation Therapy, Chemotherapy, Radiation Therapy, Kidney Dialysis	
Emergency Outpatient Treatment (from 10.00pm to 8.00am)	RM100
Medical Report Fee Reimbursement	RM80
Compassionate Allowance (All Causes)	RM10,000

<b>Optional: Outpatient General Practitioner (GP) Care</b>	
<b>Overall Limit (per Policy Year)</b>	From RM1,500 to RM5,000 or Unlimited
<b>Deductible Amount</b>	Zero or RM5 or RM10
<b>Benefits</b>	<b>Coverage Limit</b>
GP Clinic Visit	Cashless, subject to Overall Limit
Emergency Non-Panel GP Clinic Visit	As charged, subject to Overall Limit
Pap Smear at Panel GP Clinic (once per Policy year)	As charged, subject to Overall Limit
Overseas coverage	Reimbursement up to RM40 per Visit

<b>Optional: Outpatient Specialist (SP) Care</b>	
<b>Overall Limit (per Policy Year)</b>	From RM1,000 to RM5,000 or Unlimited
<b>Deductible Amount</b>	Zero or RM15 or RM30
<b>Benefits</b>	<b>Coverage Limit</b>
Specialist Visit & Outpatient Diagnostic Services • Cashless with Referral • Cashless with Direct Access/Pediatrician • Reimbursement with Referral • Reimbursement with Direct Access/Pediatrician	Minimum RM2,000 Minimum RM2,000 Minimum RM1,000 Minimum RM2,000
Overseas coverage	Reimbursement up to RM150 per Visit

<b>Base Plan: Group Term Life</b>							
<b>Benefits/Sum Insured</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	<b>Plan 4</b>	<b>Plan 5</b>	<b>Plan 6</b>	<b>Plan 7</b>
1. Death (all causes**)	300,000	250,000	200,000	150,000	100,000	50,000	20,000
2. Total and Permanent Disability (TPD) (all causes**)	300,000	250,000	200,000	150,000	100,000	50,000	20,000
3. Partial and Permanent Disability (PPD) (all causes**- as per Scale of Indemnity)	300,000	250,000	200,000	150,000	100,000	50,000	20,000

<b>Optional: Critical Illness</b>	
<b>Benefits</b>	<b>Sum Insured (RM)</b>
Critical Illness	Lump Sum payment of 50% of the Basic Sum Insured upon diagnosis of critical illness.

**Note:** The contents and information contained in this leaflet are intended for general marketing purposes only and are not exhaustive. Please refer to AIA's representative or Corporate Solutions website <https://www.aia.com.my/en/our-products/employee-benefits.html> to request for more information.