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AIA Bhd has introduced a new cancer plan to protect Malaysians against the financial impact of battling cancer, which is now one of the top killer diseases in the country.

AIA considered the mid- to long-term financial needs of those fighting cancer to create a plan that supports policyholders, be it in the early or more advanced stages of fighting the disease.

With A-Life Cancer360, policyholders diagnosed with early-stage cancer will receive an upfront payment of 30% of the coverage amount or sum assured to help them seek immediate treatment.

In the sixth and 12th month of their diagnosis, they will receive 10% of the coverage amount as Recovery Reward to support them financially during the first critical year after diagnosis.

When detected early, the survival rate for breast and ovarian cancers can be as high as 90%, while the survival rate for early-stage lung cancer is 70%.

To acknowledge the high chance of recovery from early-stage cancer, A-Life Cancer360 has a valuable Power Reset feature.

If a cancer that is detected early does not advance in the first year of diagnosis, the plan's Power Reset feature automatically resets the coverage amount to 100%.

This ensures that the customer can enjoy full coverage should there be a need to fight cancer again.

Providing full coverage

Step 1
Once or month, look at your breasts in the mirror with your shoulders straight and arms on your hips.

Step 2
Look for anything unusual: swelling, redness, itching, nipple discharge, dimpling or a change in shape.

Step 3
Lie down to check each one with your finger pads. Move in larger circles until you reach the outer edges of the breast.

Step 4
Move your fingers vertically across the breast.

Step 5
Feel your breasts in the shower, when the skin is wet and slippery.

Step 6
See a doctor if you suspect something is wrong.

HOW TO CHECK FOR BREAST CANCER

Brought to you by A-Life Cancer360
The most complete protection plan

If cancer is diagnosed at an advanced stage, customers will receive a one-off payment of the full coverage amount.

They will also receive an annual payment of 10% of the coverage amount (called Extended Recovery Income) for the next five years to help them meet their mid- to long-term treatment needs.

"A survey of our customers showed that their biggest fear when it comes to health is to be diagnosed with cancer," says Thomas Wong, chief marketing

officer of AIA Bhd.

"As cancer impacts the family emotionally, physically and financially, we came up with a plan that can lighten the financial burden of families who are impacted by the disease, so that they can focus their energies on treatment and recovery."

A-Life Cancer360 also recognises that the real cost of cancer goes beyond medical bills. It factors in non-medical costs such as transportation, household help, alternative therapies, special

dietary supplements and childcare.

Often, these additional expenses come at a time when patients experience a loss of income due to their inability to work during their illness.

To celebrate the good health of policyholders who stay cancer-free or recover from early-stage cancer, AIA will pay out 100% of the sum assured when the policyholder turns 80 years old, which is when the policy ends.

Many Malaysians are unable to access the best treatments due to

unaffordability and therefore they either succumb to the illness or risk bankruptcy," says Wong.

For A-Life Cancer360, AIA's underwriting will only assess an applicant's risk related to cancer, thus making the plan accessible to more Malaysians.

"The flexibility of A-Life Cancer360 allows you to use the money for treatments that best fit your needs as well as for any other expenses that may arise during the course of your illness," says Wong.

To demonstrate its belief that early detection saves lives, AIA rewards policyholders who detect cancer early.

If the cancer does not advance in the first year, AIA will reset the coverage amount.

The launch of A-Life Cancer360 coincides with AIA Bhd's recent project called The Health Report Card by AIA that encourages Malaysians to take control of their health amid the rising trend of lifestyle-related diseases.

The online campaign invites Malaysians to send health report cards to their loved ones after assessing their diet, physical activity and emotional well-being.

■ For more information, visit www.aia.com.my