

# Get rewarded for being healthy

Insurance group launches programme to encourage better lifestyle choices

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WHEN it comes to life insurance, the focus is always on illnesses and loss of lives.

However, things are about to change as the AIA Vitality programme kicks in to promote healthy habits, whereby members will be rewarded with meaningful privileges just by staying healthy.

Speaking at the launch of the programme at Glasshouse in Kuala Lumpur, AIA Group chief executive officer and president Mark Tucker said AIA Vitality was a game-changer in the industry.

“Since lifestyle choices are responsible for more than 80% of the disease burden and 50% of all deaths worldwide, we really want to help people make healthier choices.

“Malaysia is the fifth country to launch AIA Vitality after successful launches in Singapore, Australia, the Philippines and Hong Kong, reflecting our strong commitment to lead, and help people live longer and healthier,” said Tucker.

Allowing AIA Bhd to play a more active role in empowering and motivating Malaysians to take better care of their health, this science-backed health and wellness programme provides participants with the knowledge, tools and motivation to work towards a healthy lifestyle.

AIA Bhd chief executive officer Anusha Thavarajah said the programme was all about telling Malaysians that good health is attainable.

“In Malaysia, AIA Vitality is the only programme that integrates health and wellness benefits with life insurances and takaful solutions.

“By taking part in this programme which uses the principles of behavioural economics, our customers will be rewarded for taking sustainable steps, to improve their health and well-being,” she said.

A collaboration between AIA and Discovery, an insurer headquartered in South Africa, the programme focuses on

three main pillars – know your health,

improve your health and enjoy the rewards.

The programme is integrated with an array of mobile application and wearable fitness devices to allow members to track their goals and log their activities to earn points.

“Members first have to complete the AIA Vitality Health Review to determine their vitality age, an indicator of overall health which may be higher or lower than their actual age.

“Everyone starts at the bronze status and as you earn points, you move on to silver, gold and platinum,” added Anusha.

Upon receiving a set of defined personal health goals, members earn points by engaging in a broad choice of healthy activities such as running, walking, buying healthy groceries at the supermarket or having a medical check-up.

Members will receive exclusive discounts up to 50% from participating partners, depending on their vitality status. The more points earned, the greater the rewards.

Discounts and rewards being offered by 12 partners range from gym membership, wearable fitness devices, fitness apparel, healthy food, health screenings and fitness assessments, hotels, airlines as well as movie passes.

Membership is open to customers who purchase any new life insurance policy or takaful certificate with AIA; the programme will be made available to its existing customers later this year.

For those who sign up for AIA Vitality with AIA's flagship products A-Life Link and its takaful equivalent, A-Life Link-i, they can potentially receive free additional coverage of up to 45% on death and disability, depending on the member's engagement consistency with the programme.

“With AIA Vitality, we are confident that we are moving in the right direction, bringing more value to customers, distributors, partners, community and our business.

“It's a win-win situation for all,” said Anusha.

To date, AIA has three million individual policy holders and 1.5 million corporate members. The insurer aims to attract 30,000 AIA Vitality members by the end of the year.





(From left) AIA Group regional chief executive Bill Lisle, Anusha and Tucker launching the AIA Vitality programme in Glasshouse at Seputeh, Kuala Lumpur.