

 BPI AIA

# MULTICARE PROTECT

LIVE MORE, WORRY LESS WITH UP TO

# 3X PROTECTION

So you can face life's uncertainties with confidence,  
knowing your protection stays with you with evolving health risks.



Proactive Health  
Support



Up to 3x Critical  
Illness Claims



Long-term Coverage



# STRONGER PROTECTION BUILT FOR LIFE'S UNCERTAINTIES



BPI AIA MultiCare Protect gives up to 3x critical illness claims and coverage up to age 100 so your cover continues beyond a first diagnosis. It also comes with optional health riders to further strengthen your protection.

## KEY BENEFITS



### TRIPLE MAJOR ILLNESS PROTECTION

Claim up to 3x for different major critical illnesses. Each claim pays 100% of your plan's coverage amount, providing you with continuous protection even when illness strikes more than once.



### COMPASSIONATE DEATH BENEFIT

If the insured passes away after receiving a major critical illness benefit, your family will receive a cash benefit of 20% of the plan's coverage or up to ₱1,000,000 (whichever is lower) to help ease financial burdens during a difficult time.



### EARLY-STAGE CRITICAL ILLNESS COVERAGE

Get a one-time payout of 25% of the coverage amount (up to ₱1,000,000) when diagnosed with an early-stage illness\*.

*\*This is to be advanced from the major critical illness coverage.*



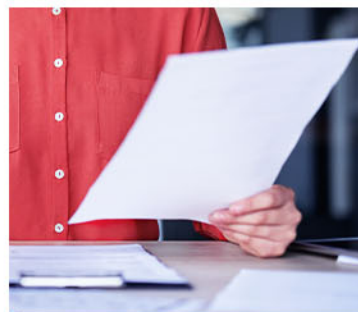
### COVERAGE UNTIL AGE 100

Stay protected for life with payment options of 10 years, 20 years, or up to age 65.



### DEATH BENEFIT COVERAGE

Should the unexpected happen before a major critical illness claim, your family or beneficiary receives 100% of the coverage amount, less any early-stage claims and debt as indicated.



### WAIVER OF PREMIUM

Future premiums are waived if the insured is diagnosed with a major critical illness.

Subject to terms and conditions.

# EXPAND YOUR SAFETY NET WITH EXTRA BENEFITS

Customize your plan with added benefits that strengthen your protection when life becomes unpredictable.



## OPTIONAL RIDER LIST

### EMERGING CONDITIONS BENEFIT

Up to 10% payout or ₱500,000 (whichever is lower) for illnesses such as benign tumors, thyroid disorders, and other emerging conditions.

Age availability: 0 to 85

### GENDER-SPECIFIC CANCER BENEFIT

25% payout for gender-specific cancers such as breast, ovarian, cervical, and prostate cancer.

Age availability: 0 to 100

### CRITICAL CARE ASSIST

10% payout or up to ₱500,000 (whichever is lower), claimable up to twice, for ICU stays of 5 consecutive days or more.

Age availability: 0 to 85

### PAYOR'S BENEFIT ON DEATH AND DISABILITY (PBDD)

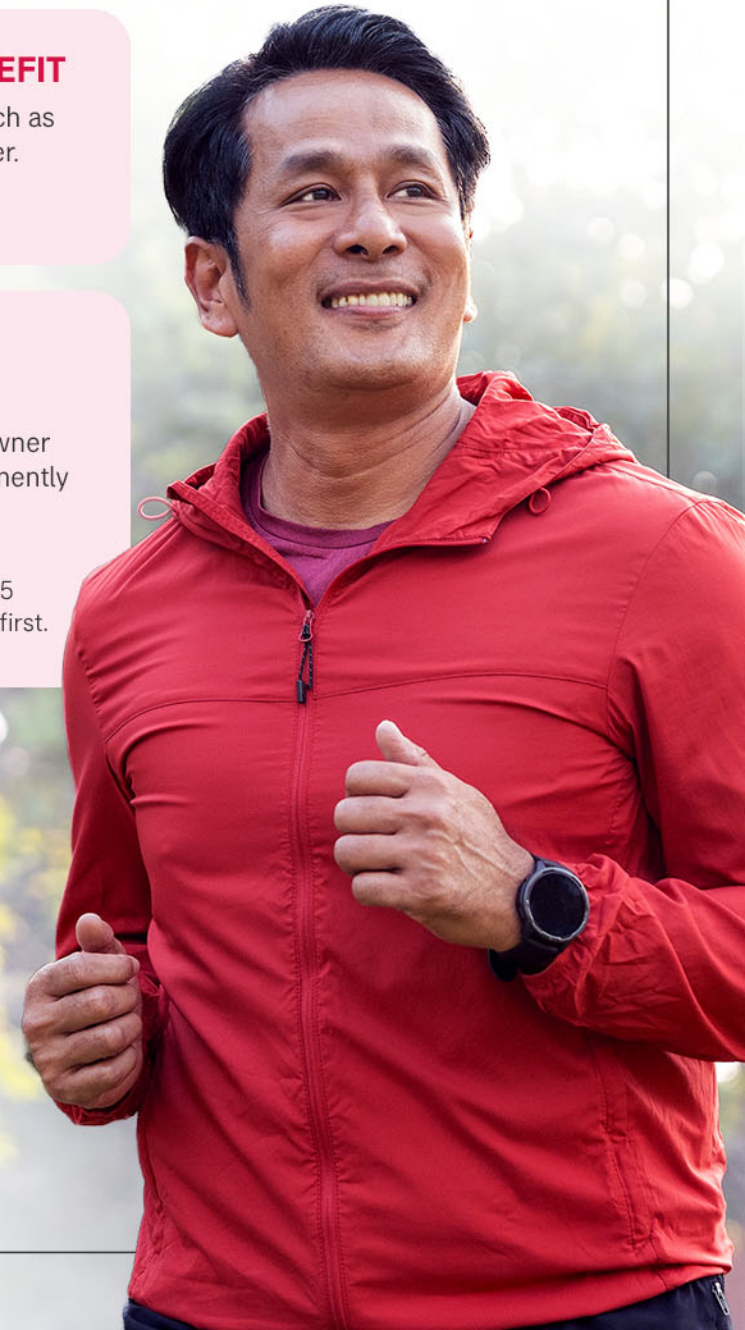
Future premiums are waived if the policy owner passes away or becomes totally and permanently disabled. Ensure continued protection for the insured.

Age availability: Until the insured reaches age 25 or the owner reaches age 60, whichever comes first.

## ADDITIONAL BENEFIT (NO EXTRA COST)

# AIA Vitality

Rewards for healthy living, plus the chance to boost your coverage based on your AIA Vitality status.





# HOW MULTICARE PROTECT WORKS

## NAVIGATING HEALTH CHALLENGES WITH CONFIDENCE

### KARL, 50

A family man and small business owner, Karl wanted long-term health protection that would stay strong even if life took unexpected turns. With **BPI AIA MultiCare Protect**, he secured a plan that supports him through early detection, major illnesses, and serious hospitalizations — helping him focus on recovery, not costs.

He availed a **BPI AIA MultiCare Protect** policy at age 50 with a Face Amount of ₱2,000,000.

### KARL'S PATH TO CONTINUED PROTECTION

#### AGE 55

Karl is diagnosed with an early-stage illness. He receives a ₱500,000 payout (25% of his coverage) to support tests and treatment.

#### AGE 60

He suffers a heart attack. Karl receives the full ₱2,000,000 Major Critical Illness benefit for his first major claim.

#### AGE 67

Karl later develops kidney failure. Because MultiCare Protect allows up to 3 major CI claims, he receives another ₱2,000,000.

#### AGE 72

Karl is confined in the ICU for 5 consecutive days due to complications. His Critical Care Assist rider provides additional cash assistance to help manage hospital expenses.

## WHY BPI AIA MULTICARE PROTECT GIVES KARL GREATER PEACE OF MIND

**BPI AIA MultiCare Protect** supports Karl through early detection, multiple major illnesses, and serious hospital stays. With a plan that adapts as his health needs change, Karl and his family gain lasting financial confidence.



# Before you decide, here are some key things to remember about your BPI AIA MultiCare Protect plan:



## PRE-EXISTING CONDITIONS

Any critical illness that existed before your plan started will not be covered.



## FREE-LOOK PERIOD

You have 15 days from receiving your policy to review it. If you decide it isn't right for you, you can return it and get a refund.

## CLAIM RULES

**01** You can claim up to 3 times for major critical illnesses, but each must be from a different illness group.

**02** There must be at least a one-year interval between diagnoses of major critical illness.

**03** For a second cancer claim, you must have been cancer-free for at least 3 years.

## TALK TO US TODAY.

Get expert advice from a BPI AIA Bancassurance Sales Executive.  
Scan the QR code or visit [bit.ly/BPIAIAMultiCareProtect](https://bit.ly/BPIAIAMultiCareProtect) to learn more.



# REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK PERIOD



Upon receiving the Policy Contract, you may refer to the document for full details on the critical illness and terminal illness definitions, exclusions including pre-existing conditions, and other limitations. If you decide that this plan is not suitable for you after reading the Policy Contract, you may return the document to BPI AIA within fifteen (15) days from the date you or your authorized representative received it. A full refund of the premium you paid will be issued, provided no claim has been made.

The financial products of BPI AIA Life Assurance Corp. (BPI AIA) are not insured by the Philippine Deposit Insurance Corporation and are not guaranteed by Bank of the Philippine Islands and its subsidiaries.

BPI AIA Life Assurance Corp. is regulated by the Philippine Insurance Commission (IC).

## ABOUT BPI AIA

BPI AIA Life Assurance Corporation is a strategic alliance between two leading companies in the country: Bank of the Philippine Islands (BPI) and AIA Philippines Life and General Insurance Company, Inc. (AIA Philippines). BPI is a leading universal bank with more than 170 years of experience in the Philippine banking industry and serves customers through more than 800 branches and over 2,500 ATMs and CAMs. AIA Philippines is the premier life insurance company in the country and a trusted partner for more than 70 years.

BPI AIA's Bancassurance Sales Executives are assigned in BPI branches nationwide and work closely with clients to offer financial advisory services on life and health protection needs.

With the combined expertise and resources of these two trusted companies, BPI AIA policyholders are assured that their insurance is backed by financial strength and stability.

## DISCLAIMERS

This material is for illustration purposes only. Actual terms and conditions are found in the policy contract.

In case of conflict with this material, the terms and conditions of the policy contract shall prevail.

Contact BPI AIA to learn more.



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BPI AIA Life Assurance Corp.