

What if you can increase your insurance coverage just by being healthy?

The need for life and health protection has never been more urgent than now. Finding the right solution is just the first step! Your next move should be to make the most out of your plan with Philam Vitality.

With Philam Vitality, you enjoy an upfront additional 20% on your coverage, which you can increase by up to 50% simply by making healthy choices – whether it's eating right, working out more, getting regular health check-ups, or even sleeping longer!

Once you're a Philam Vitality member, all your plans bundled with the wellness program will be afforded this same benefit at no additional membership fee! It's the first and only one of its kind in the industry, crafted especially for your protection needs and to ensure that nothing holds you back from putting your best self forward.

How does it work?

Philam Vitality allows you to enjoy rewards for taking active steps in knowing and improving your health. The healthier you get, the more points you earn and the higher your status becomes. The higher your status, the bigger your additional coverage!

Bronze	Silver	Gold	Platinum
-10%	-5%	+5%	+10%

Always aim for Gold at the very least to enjoy an increase in your coverage.

Year 1 Gold

UPFRONT
20%
ADDITIONAL
COVERAGE

Year 2 Gold

25% +5%
ADDITIONAL
COVERAGE

Year 3 Platinum

30% +10%
ADDITIONAL
COVERAGE

Year 4 Platinum

40% +10%
ADDITIONAL
COVERAGE

Year 5 Platinum

50%
ADDITIONAL
COVERAGE

On year 1, you automatically get 20% coverage increase.

	Basic Death Benefit	Basic Accidental Death Benefit	Major Critical Illness	Minor Critical Illness*	Gender Specific Cancer Rider
Without Philam Vitality	1,000,000	2,000,000	2,000,000	500,000	1,000,000
UPFRONT 20% ADDITIONAL COVERAGE	1,200,000	2,400,000	2,400,000	600,000	1,200,000
50% ADDITIONAL COVERAGE	1,500,000	3,000,000	3,000,000	750,000	1,500,000

This computation is a sample illustration only. The availability of the benefits depends on the insurance plan you have. The percentage increase on your coverage depends on your consistent program engagement, and does not deduct from the original insurance benefit amount.

** Minor Critical Illness will be paid in advance.*



How do I earn points?

The Philam Vitality Points you earn determine your status and level of rewards. You can earn points by doing healthy activities all throughout your wellness journey while enjoying exclusive discounts from our partners:

Know Your Health

Start your healthy lifestyle by knowing your health through our health assessments.






-  Philam Vitality Health Review
-  Philam Vitality Health Check
-  Mental Wellbeing Assessments
-  Vitality Nutrition Assessment and Vitality Nutrition Consultation
-  Vitality Fitness Assessment



-  Dental Assessment
-  Non-Smoker's Declaration



Improve Your Health

Live healthy by committing yourself to an active lifestyle.




-  Walk and earn points
-  Workout at partner gyms
-  Avoid unhealthy habits
-  Get new gears at a discount
-  Sleep 7 hours a day

-  Take necessary vaccinations
-  Undergo specific advanced screenings



Enjoy The Rewards

Healthy living has never been this rewarding.

-  Enjoy perks from various partners.
-  Earn more rewards by increasing your Philam Vitality Status.
-  Save and get more value for money through AIA Philam Life and BPI-Philam insurance plans.



Philam Vitality Status

-  **Bronze**
-  **Silver**
-  **Gold**
-  **Platinum**

Philam Vitality Points

- 0 - 9,999 points**
- 10,000 - 19,999 points**
- 20,000 - 29,999 points**
- 30,000 + points**

Your Philam Vitality Status corresponds to the number of points you've accumulated within your membership year.

As of July 2020