

ARE YOU READY FOR A CHANGE OR GET SET TO STAY THE SAME?

Your health is every choice you make



FREQUENTLY ASKED QUESTIONS

General

1. What are the upcoming changes to AIA Vitality from 20 July 2020?

AIA Vitality will be refreshed from 20 July 2020 with several new features:

- Personalised target for Weekly Fitness Challenge
- Spins for completion of Weekly Fitness Challenge
- Introduction of Vitality coins to redeem rewards at the Marketplace
- New and exciting partners offering rewards and benefits such as Ya Kun Kaya Toast, Singapore Airlines, Agoda and Eu Yan Sang
- Enhanced member dashboard to create a better user experience

2. Why is there a need to refresh AIA Vitality?

We are committed to constantly finding new and innovative ways to keep pace with our members' evolving lifestyle and health needs. We need to ensure that our programme remains relevant to members and that they genuinely benefit from it, not just from the monetary rewards, but physically as well, to live healthier, longer and better lives.

3. How would these changes benefit me?

AIA Vitality aims to help you lead a healthier, longer and better life while enjoying insurance premium discount or additional insurance coverage on integrated AIA insurance plans year after year, so long as you are an AIA Vitality member. You will continue to be rewarded for making positive behavioural changes to stay active and live healthier, and best of all, enjoy the benefits from our extensive suite of partners.

Weekly Fitness Challenge and Rewards

4. What is personalised target for Weekly Fitness Challenge?

When it comes to health and fitness, there's no one-size-fits-all. AIA Vitality aims to help you lead a healthier, longer and better life through a more rewarding lifestyle and personalised fitness target, tailored to your unique fitness profile, so you get to enjoy the real reward of the programme, and that is, a healthier you!

Each week, you will get a personalised target for your Weekly Fitness Challenge, based on your health status and physical activity levels. The weekly target will range from 200 points to 400 points.

For a start, you will be challenged with a weekly target of 200 points. This will then be gradually adjusted according to your activity levels and completion rate of Weekly Fitness Challenge over the

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previous weeks. On occasions when you are unable to hit the weekly target, we will keep to the same or reduce your weekly target to motivate you to restart your fitness regime.

AIA Vitality encourages you to exercise safely. Do consult your physician, if required, before starting any exercise regime or increasing your physical activity levels.

5. I am using a fitness tracker/app that only track steps. What can I do to achieve my weekly target if it has been adjusted to 400 points?

Here are some ways that you can earn your Vitality points and achieve your weekly target:

- Work out at our partner gyms, Fitness First or Virgin Active, and earn 100 points per gym visit; or
- Track your heart rate for any physical activity using an AIA Vitality-supported fitness device and earn up to 100 points a day

You may choose from a wide range of AIA Vitality-supported fitness devices from our partners and enjoy 25% discount. Simply login to My AIA SG app, under Partner Benefits, to make the purchase.

6. Do I still earn reward for Team Fitness Challenge?

With the upcoming refresh, we would encourage members to work on improving their fitness by getting more active with the personalised Weekly Fitness Challenge. Hence the Team Fitness Challenge will cease.

7. What will happen to my weekly rewards earned before 20 July 2020?

If you have selected your weekly reward(s) but have yet to use it, it will remain in your in-app Wallet. Please use it before the expiry date.

But if you have not selected your weekly reward(s), the value will be converted to Vitality coins on 20 July 2020 and credited into your in-app Wallet. Every S\$5 reward is worth 100 Vitality coins. With the coins, you may then go to the Marketplace in the app to redeem your reward. You may also choose to accumulate your Vitality coins for future redemption. These coins will expire on 30 September 2020.

Note: If your AIA Vitality points and/or rewards for the week of 13 July 2020 are not synced and reflected in the app by 19 July 2020, 2359, you will see it on your new dashboard by Friday, 24 July 2020. Please note that the weekly reward will be reflected as Vitality coins - every S\$5 reward is worth 100 Vitality coins.

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Spins/Coins/Marketplace

8. How can I earn a spin? What do I receive for each spin?

From 20 July 2020, each time you complete your Weekly Fitness Challenge, you will earn a spin on the wheel. For each sure-win spin, you stand to get up to 100 Vitality coins which is worth S\$5 or be surprised with a gift! You may choose to immediately spend your Vitality coins at the Marketplace or accumulate it for future redemption before it expires.

9. Will my spin(s) expire?

Your spin(s) will expire two (2) weeks from the date you earned it. You can easily monitor your spin history and expiry in the app.

10. How do I earn Vitality coins?

You will earn Vitality coins from spins each time you complete your Weekly Fitness Challenge. Platinum bonus and flight travel rebates will also be credited to you in Vitality coins.

11. Will my Vitality coins expire?

Yes, your Vitality coins earned from spins and flight travel rebates have a validity of at least two (2), up to three (3) calendar months, depending on the date earned. For example, coins earned on 20 July 2020 will expire on 30 September 2020, while coins earned on 1 August 2020 will expire on 31 October 2020.

Vitality coins credited for Platinum Bonus will have a validity of at least six (6), up to seven (7) calendar months. For example, coins credited on 20 July 2020 for Platinum Bonus will expire on 31 Jan 2021.

You can easily monitor your transaction history and expiry of your Vitality coins in the app.

12. What will happen to the S\$5 weekly reward that I receive now?

From 20 July 2020, the current S\$5 weekly reward will be replaced by a spin on the Vitality wheel when you complete your Weekly Fitness Challenge.

13. What is the surprise gift?

The surprise gift may range from Vitality coins to merchandise or even exclusive vouchers up for grabs. Look out for the eDMs as we reveal the surprise gift of the season when it's launched.

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14. What are the reward options in Marketplace?

We have expanded our range of rewards and you now have more options to choose from. Partners include Cold Storage, Grab, GrabFood, Singtel, Starbucks, as well as Ya Kun Kaya Toast, our new addition. In the coming months, we will also be adding more partners such as Mr Bean as well as Krisflyer, where you can redeem air miles with your Vitality coins.

15. How do I redeem the rewards in Marketplace? Will I be informed of the expiry date of my redeemed rewards?

Simply choose your preferred reward from the Marketplace in the app and use your Vitality coins to redeem it. The expiry date for the reward will be stated on the eVoucher. Once you have successfully redeemed your reward, it will remain in your in-app Wallet until you use it or when it expires, whichever is earlier.

Platinum Bonus

16. Will there be any changes to the Platinum Bonus?

The Platinum Bonus benefit will be revised on 20 July 2020. If you achieve Platinum status, you will receive 2,000 Vitality coins, worth S\$100, and it will be credited into your in-app Wallet within 90 days following your membership anniversary date.

Please note that this revision will take effect on your next membership year. If your membership commences or renews **before** 20 July 2020, you will continue to receive the current Platinum Bonus of S\$150 cash. Should your membership commence or renews **on or after** 20 July 2020, you will receive Platinum Bonus of 2,000 Vitality coins credited into your in-app Wallet.

Travel Benefit

17. Will there be any changes to the travel benefits?

From 20 July 2020, we welcome Singapore Airlines as our newest and latest travel partner. To align our travel benefits, as members, you can enjoy up to 20% travel benefit rebates with either Emirates or Singapore Airlines. We will also provide the benefit of 5% rebate for up to one (1) traveling companion, booked under the same booking reference.

All flight travel rebates will be based on Economy class tickets, up to a maximum base fare of S\$500, and credited to you in Vitality coins into your in-app Wallet. To enjoy these flight travel rebates, all travel bookings must be done via the designated websites as indicated on our AIA Vitality website at www.AIAVitality.com.sg

There will be no change to the discount for Royal Caribbean International cruises.

Please note that the travel benefit is based on your attained AIA Vitality status at the point of booking.

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18. How many times can I utilise the travel benefits?

You can utilise one (1) cruise benefit with Royal Caribbean International cruises and one (1) flight benefit with either Emirates or Singapore Airlines in your membership year.

19. I have already enjoyed Emirates travel benefit earlier in my membership year. Can I still make another flight booking with Singapore Airlines to enjoy the travel benefit on or after 20 July 2020?

If you have already enjoyed the flight travel benefit with Emirates in your current membership year, you will not be able to enjoy the Singapore Airlines flight travel benefit until your next membership year. However, you may still enjoy the Royal Caribbean International cruises travel benefit, if you have yet to utilise it.

20. If I want to enjoy the current flight travel rebates for Emirates, can I make a booking before 20 July 2020?

Yes, all Emirates flight bookings must be done before 20 July 2020 and travel must be completed within 12 months, i.e. 19 July 2021. Please submit your Emirates flight ticket, receipt and boarding pass within seven (7) days of returning to Singapore. Please note that the rebate, once approved, will be issued in Vitality coins and credited into your in-app Wallet.

21. I have booked an Emirates flight before 20 July 2020 but the flight was cancelled due to COVID-19 and I have received an Emirates travel voucher for my next booking. What happens if I were to utilise this voucher for another Emirates flight after 20 July 2020? Am I still on the current flight travel rebates tier?

To enjoy the current flight travel rebates tier with Emirates, upon completion of your travel, please submit the following documents within seven (7) days upon completion of travel:

- original flight ticket(s) which was cancelled (i.e. booking date before 20 July 2020)
- reissued flight ticket(s) by Emirates
- receipt
- boarding pass

Please note that the rebate, once approved, will be issued in Vitality coins and credited into your in-app Wallet.

Important Notes:

These Frequently Asked Questions are meant to be a brief description of the new/revised features for AIA Vitality, effective 20 July 2020. Full details and AIA Vitality's updated terms and conditions will be made available on AIAVitality.com.sg from 20 July 2020. The above information is correct as at 6 July 2020.