

I dream of a healthier future.



# CRITICAL CARE PLUS

Make it happen with real life solutions.



**BPI**



THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT.

# When major illness strikes, are you prepared to take care of the expenses?

## Heart Disease

Is the leading cause of death in the Philippines. **Coronary Artery Bypass Surgery costs P725,000.**



## Cancer

9 people are diagnosed with cancer every hour. 4 people die every hour. Lung cancer and breast cancer are rated as top 2 among cancer-related deaths. **Chemotherapy costs P60,000 per session.**



## Kidney Disease

There has been a rapid increase from 10-15% per year from 2001-2013. **Kidney transplant costs P1,075,000.**



## Stroke

1 person dies of stroke every 9 minutes. It is the 3rd leading cause of death in the Philippines. **Chemotherapy costs P60,000 per session.**



**TAKE NOTE: 58.09% of the health expenditure are not covered by private or government health insurance.**

About half of patients confined in hospitals sacrifice their income to finance hospital bills, while many go as far as spending their personal savings and taking out loans.

Source: Raw data from National Demographics and Health Survey, NSO [http://www.doh.gov.ph/sites/default/files/PHILIPPINE%20HEALTH%20STATISTICS%202009\\_0.pdf](http://www.doh.gov.ph/sites/default/files/PHILIPPINE%20HEALTH%20STATISTICS%202009_0.pdf) Philippine Health Statistics 2009

**CRITICAL CARE PLUS** is a comprehensive plan that provides you with more benefits. The plan takes care of serious health-related expenses and grows your fund for future healthcare needs:

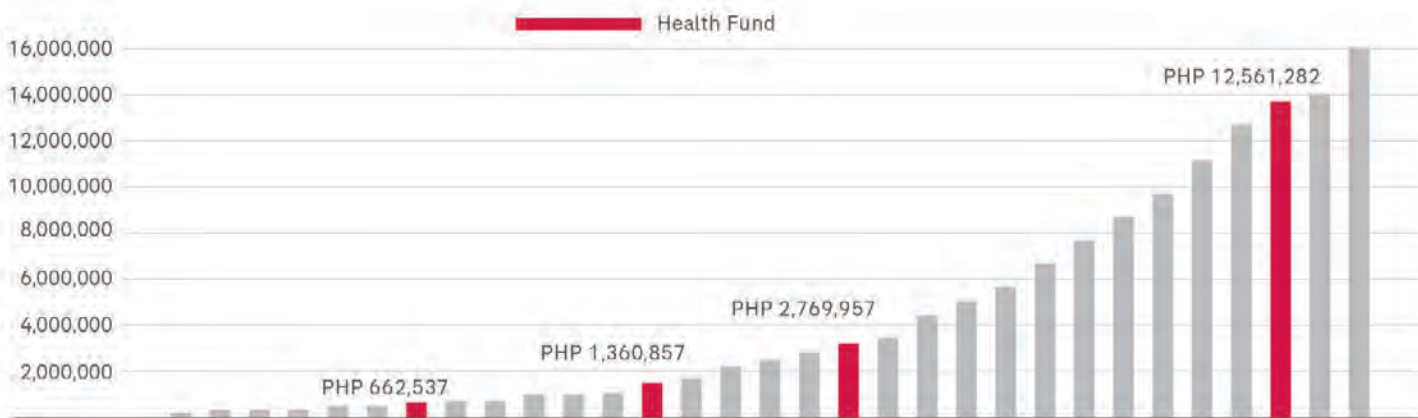
- Pays a benefit amount for major illnesses, surgeries and accidents
- Provides life insurance coverage until age 100
- Replaces income lost during hospitalization to cover your family's day-to-day expenses or medical costs\*
- \*Medical Reimbursement and Weekly Income Riders are optional benefits under the plan
- Builds up a savings fund that grows over time and acts as a 'health fund' to pay for other medical costs (i.e. medicine, surgical equipment, etc.)
- Ensures continuous life protection coverage even in the event of non-payment of premiums upon diagnosis of major illnesses.
- Tailor-fits your payment terms based on your budget, where you can choose from 7 or 10-year payment periods.
- Medical Reimbursement and Weekly Income Riders are optional benefits under the plan

## How does Critical Care Plus work?

**CRITICAL CARE PLUS** is a health fund that accumulates over time depending on the performance of your chosen investment fund and continues to grow even after payment of the plan's benefits. Boost your health fund through additional lump sum payments called top-ups for as low as P1,000. The available investment funds are:

- BPI-Philam Peso Bond Fund
- BPI-Philam Growth Fund
- BPI-Philam Philippine High Dividend Equity Fund
- BPI-Philam Balanced Fund
- BPI-Philam Equity Index Fund 2
- BPI-Philam Odyssey Bond Fund

**A planholder who has his family in mind starts planning for his future healthcare needs at age 30 will build a P3.7M health fund when he reaches 65.**



• Benefit illustration for age 30, male client paying P55,384 yearly for 10 years with assumed annual fund growth of 8%. These are hypothetical figures and not a guarantee of future performance. • A wide-array of investment funds are available to Critical Care Plus managed by BPI Asset Management & Trust Corporation (BPI - AMTC) and BPI Investment Management Inc. (BIMI). Enjoy the flexibility of switching investment funds depending on market conditions.



## Ensure your health, build your wealth.

The funds of **CRITICAL CARE PLUS** are professionally managed by **BPI Investment Management, Inc. (BIMI)** and **BPI Asset Management & Trust Corporation (BPI-AMTC)**. You're sure that only the most seasoned and industry-leading investment professionals are handling your investment, thus giving you peace of mind through accessible and affordable life insurance.

## **AIA** *Vitality*

### **Enjoy exclusive privileges for living healthier together with AIA Vitality**

Enjoy upfront 20% additional life coverage and coverage on supplemental benefits (riders) as you make healthy choices with AIA Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.



BPI AIA LIFE ASSURANCE CORP. (BPI AIA) is a strategic alliance between two leading companies in the country: AIA Philippines Life and General Insurance Company (formerly AIA Philam Life) and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the Philippines and the market leader for over 70 years. BPI is a leading commercial bank in the country with over 170 years of experience in the local banking industry and an extensive branch network of more than 1,000 branches and 3,000 ATMs.

BPI AIA's professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers' financial and 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.

## Discover your winning formula!

Talk to our Bancassurance Sales Executive to find out how you can make CRITICAL CARE PLUS work for you.

[www.bpi-aia.com.ph](http://www.bpi-aia.com.ph)

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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/TERMINAL ILLNESS DEFINITIONS, EXCLUSIONS INCLUDING THE PRE-EXISTING CONDITIONS, AND OTHER LIMITATIONS. IF YOU DECIDE THAT THIS PLAN IS NOT SUITABLE TO YOUR NEEDS AFTER READING THE POLICY CONTRACT, SIMPLY RETURN THE DOCUMENT TO BPI AIA WITHIN FIFTEEN (15) DAYS FROM THE DATE YOU OR YOUR AUTHORIZED REPRESENTATIVE RECEIVED IT AND WE WILL REFUND THE ACCOUNT VALUE PLUS THE POLICY CHARGES THAT HAVE BEEN DEDUCTED.

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. (BPI AIA) ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS AND ITS SUBSIDIARIES.