

Frequently Asked Questions (FAQ) – AXA Stepz

General FAQ

1) What is AXA Stepz?

A: AXA Stepz is a wellness program that rewards individuals for staying active. With this wellness program, you will enjoy cash back on the insurance product that you purchase of up to 12% of annualized insurance premium and attractive merchant rewards by just walking.

2) When is the campaign period?

A: The campaign is open from 3rd November 2018 to 2nd December 2018.

3) Why should I sign up for AXA Stepz?

A: By participating in AXA Stepz, you will be able to enjoy a variety of great merchant rewards and cash back which is up to 12% of annualized premium in a year by just walking to achieve the minimum required average steps count per day over one month period. Please see the table below:

BookDoc Merchant Reward:

Average number of daily steps per calendar month	BookDoc Merchant rewards
3,000 to 5,999	<u>Bronze category</u>
6,000 to 9,999	<u>Silver category</u>
10,000 and above	<u>Gold category</u>

AXA AFFIN LIFE Insurance Premium Cash Back

Average number of daily steps per policy month	Cash Back
Below 6,000	No
6,000 to 9,999	0.5% of the annualized premium
10,000 and above	1.0% of the annualized premium

Note: Policy month means the same day of each month as the Policy Date stated in Policy Schedule.

4) How does this campaign work?

Step 1: You must purchase AXA eMedic product from [here](#) or from AXA teles-sales during the Campaign Period. Purchase of AXA eMedic product through MyDigi mobile application would not be considered as participating under this Campaign.

Step 2: You must have a fitness tracker and download the BookDoc mobile applications to pair the two mobile applications together.

Step 3: You must key in the activation code provided by AXA AFFIN Life in the BookDoc mobile applications to register for this Campaign. You can get the activation code in the "Welcome" email from AXA AFFIN Life upon purchase of AXA eMedic.

Step 4: You shall be able to sync the fitness watch with its mobile application. BookDoc mobile application will begin retrieving the step counts when both mobile applications are paired.

Step 5: You shall receive a “Welcome” email from BookDoc for successful registration to the Campaign within twenty-four (24) hours from keying in the activation code as per Step 3.

Step 6: You shall be able to enjoy the features of this Campaign for a period of twelve (12) months from AXA eMedic insurance policy date.

5) Who is eligible for the AXA Stepz?

A: Only Malaysian from ages eighteen (18) to thirty-nine (39) years old are eligible to participate in this program.

6) What are the rewards I am entitled with my participation in this program?

A: You are entitled to the cash back on the insurance policy purchased as per table below for any policy month that you have achieved the average daily steps count as per table below.

Within Policy Month	Cash Back payable as % of annualized# premium	
	Average 10,000 or more Daily Step Count per Month	Average 6,000 to 9,999 Daily Step Count per Month
1	1%	0.5%
2	1%	0.5%
3	1%	0.5%
4	1%	0.5%
5	1%	0.5%
6	1%	0.5%
7	1%	0.5%
8	1%	0.5%
9	1%	0.5%
10	1%	0.5%
11	1%	0.5%
12	1%	0.5%
Total	12%	6%

#Annualized premium refers to the sum of premiums due for payment in any policy year

Cash back is only applicable to the premium(s) due and paid in the first policy year.

7) Will I be informed on my fitness goals progress?

A: Yes, AXA AFFIN Life will send an email to you to inform about your fitness goals progress and the applicable cash back by the second week of the month. You will be requested to provide your bank account details for AXA AFFIN Life to credit the applicable cash back.

8) When do I receive the cash back?

A: Upon receipt of your bank account details, we will credit the amount of cash back into your account within the next two (2) months period after completing the current month cycle.

For example: if the customer achieved the pre-determined minimum average daily steps count in the first policy month (11 July 2018 – 11 August 2018), we will credit the entitled amount of cash into the customer account within the next 2 months after completing the current month cycle (October 2018).

If you do not receive the entitled cash back, please contact us [here](#).

9) Do I still get the cash back after the campaign period?

A: Yes, the cash back is applicable for premium due and paid in the first policy year.

10)) What is AXA eMedic?

A: It is a standalone online medical card that ensures you have affordable and easily accessible protection against rising cost of medical fees. Please refer to the [Product Disclosure Sheet](#) for the detailed information.

11) How do I purchase the insurance plans?

A: The insurance plan can be purchased [here](#).

12) What are the benefits offered under this plan?

A: The plan offers the following benefits:

BENEFIT	Plan 100	Plan 50	Plan 20
Section A In-patient & Daycare Surgical Procedure			
Room & Board, daily	RM250		
Intensive Care Unit	As charged		
Daycare Surgical Procedure			
Prescription Drugs			
Ambulance Fees			
Nursing, Operating Theatre Consumables and other Ancillary Charges			
Surgeon's Fees	As charged subject to Limits provided charges are within the recommendations of the Malaysian Medical Association Guidelines and Reasonable and Customary charges		
Anaesthetist's Fee			
Diagnostic Procedures and Physiotherapy			
Physician/Specialist Fees, 2 visits per day			
Operating Theatre	As charged		
Section B Outpatient Treatment			
Consultations & Diagnostic Procedures up to 3 times within 31 days before Hospital confinement (including medication)	As charged		
Post Hospitalisation Care and Physiotherapy Treatment within 60 Days from Hospital discharge			
Accident and Emergency Treatment up to 3 times per Any One Disability			
Annual Limit (Combined limit for Section A and B)	RM100,000	RM50,000	RM20,000
Deductible Limit per hospital admission (For Section A and B)	RM0 or RM1,000		

13) What is the premium of the insurance plans?

A: Please refer to below for the premium.

If you choose the plan without deductible:

Attained Age	Plan 100		Plan 50		Plan 20	
	Monthly Premium (RM)	Annual Premium (RM)	Monthly Premium (RM)	Annual Premium (RM)	Monthly Premium (RM)	Annual Premium (RM)
0 – 5	91.99	1,048.80	85.99	980.40	78.99	900.60
6 - 15	50.99	581.40	47.99	547.20	43.99	501.60
16 – 19	50.99	581.40	47.99	547.20	43.99	501.60
20 – 24	51.99	592.80	48.99	558.60	45.99	524.40
25 – 29	51.99	592.80	48.99	558.60	45.99	524.40
30 – 34	54.99	627.00	51.99	592.80	48.99	558.60
35 – 39	55.99	638.40	51.99	592.80	48.99	558.60
40 - 44*	67.99	775.20	63.99	729.60	59.99	684.00
45 - 49*	113.99	1,299.60	106.99	1,219.80	99.99	1,140.00
50 - 54*	159.99	1,824.00	150.99	1,721.40	140.99	1,607.40
55 - 59*	296.99	3,385.80	279.99	3,192.00	259.99	2,964.00
60 - 64*	425.99	4,856.40	401.99	4,582.80	373.99	4,263.60
65 - 79*	640.99	7,307.40	604.99	6,897.00	562.99	6,418.20

If you choose the plan with deductible of RM1,000 per hospital admission:

Attained Age	Plan 100		Plan 50		Plan 20	
	Monthly Premium (RM)	Annual Premium (RM)	Monthly Premium (RM)	Annual Premium (RM)	Monthly Premium (RM)	Annual Premium (RM)
0 – 5	66.99	763.80	60.99	695.40	57.99	661.20
6 - 15	36.99	421.80	33.99	387.60	31.99	364.80
16 – 19	36.99	421.80	33.99	387.60	31.99	364.80
20 – 24	37.99	433.20	35.99	410.40	32.99	376.20
25 – 29	37.99	433.20	35.99	410.40	32.99	376.20
30 – 34	39.99	456.00	37.99	433.20	34.99	399.00
35 – 39	39.99	456.00	37.99	433.20	34.99	399.00
40 - 44*	48.99	558.60	45.99	524.40	42.99	490.20
45 - 49*	80.99	923.40	76.99	877.80	70.99	809.40
50 - 54*	113.99	1,299.60	107.99	1,231.20	99.99	1,140.00
55 - 59*	210.99	2,405.40	198.99	2,268.60	184.99	2,109.00
60 - 64*	302.99	3,454.20	285.99	3,260.40	265.99	3,032.40
65 - 79*	454.99	5,187.00	428.99	4,890.60	398.99	4,548.60

* The premium rates for age 40 - 79 are for renewal only.

The premium for this product is not guaranteed. We reserve the right to revise the premiums at policy anniversary by giving you 90 days' notice if the overall claim experience of this class of business is worse than expected.

14) How do you calculate my cash back?

A: **Sample Illustration:**

Example 1:

30 years old, Male, Plan 50 (without deductible), Monthly Paymode, Monthly premium: RM 51.99

Policy Month	Premium Paid (RM)	Average Daily Step Count per Month	Entitled Cash Back (% of annualized premium)	Entitled Cash Back * (RM)
1	51.99	17,000	1.0	6.24
2	51.99	14,009	1.0	6.24
3	51.99	6,789	0.5	3.12
4	51.99	11,239	1.0	6.24
5	51.99	12,345	1.0	6.24
6	51.99	10,050	1.0	6.24
7	51.99	6,000	0.5	3.12
8	51.99	10,000	1.0	6.24
9	51.99	11,000	1.0	6.24
10	51.99	8,888	0.5	3.12
11	51.99	11,000	1.0	6.24
12	51.99	4,000	0.0	-
Total (Annualized Premium)	623.88			59.27

Therefore, this customer is able to enjoy the cash back of RM59.27 over a period of 12 months.

Example 2:

30 years old, Male, Plan 50 (without deductible), Annual Paymode, Annual premium: RM 592.80

Policy Month	Premium Paid (RM)	Average Daily Step Count per Month	Entitled Cash Back (% of annualized premium)	Entitled Cash Back * (RM)
1	592.80	11,223	1.0	5.93
2		15,678	1.0	5.93
3		9,567	0.5	2.96
4		14,572	1.0	5.93
5		13,498	1.0	5.93
6		7,000	0.5	2.96
7		16,790	1.0	5.93
8		5,500	0.0	-
9		17,889	1.0	5.93
10		14,444	1.0	5.93
11		15,678	1.0	5.93
12		10,000	1.0	5.93
Total (Annualized Premium)	592.80			59.28

Therefore, this customer is able to enjoy the cash back of RM59.28 over a period of 12 months.

*Entitled Cash Back = Entitled Cash Back (%) x Annualized Premium

15) What is the payment mode for the insurance premium?

A: There are two payment modes available which are annually and monthly.

16) Where can I get more information about the insurance plan, AXA eMedic?

A: Please refer to the [Fact Sheet](#), [Product Disclosure Sheet](#) and [FAQ](#) for the detailed information. For further information, please click [here](#). Alternatively, you can email us at customer.care@axa-life.com.my or AXA AFFIN Life Customer Care Helpline at 1300-88-1616 from 8:30am to 5:30pm (Mon – Thurs) and 8:30am to 5:00pm on Friday.