

**PROTECTION**

AIA HEALTHSHIELD GOLD MAX  
AIA MAX ESSENTIAL

**When you've taken care of  
healthcare costs, you can take  
a big bite out of life**



**AIA HealthShield Gold Max is a Medisave-approved  
medical plan that helps you cope with rising  
healthcare costs.**

[aia.com.sg](http://aia.com.sg)

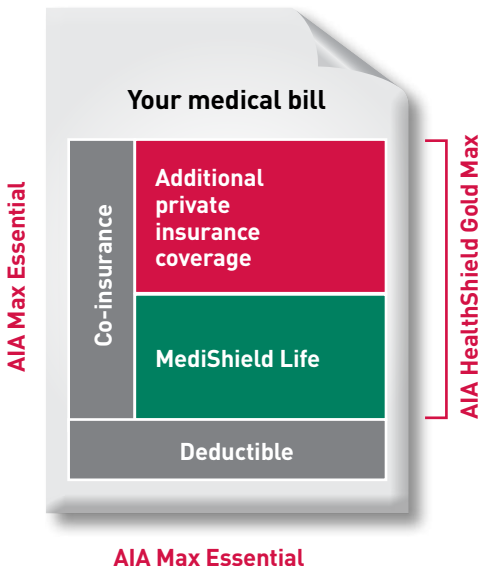


**THE REAL LIFE  
COMPANY**



Healthcare spending in Singapore is expected to rise from over **S\$9 billion** in 2015, to over **S\$13 billion** in 2020\*

**As the common saying goes: your health is your wealth. It couldn't be more true.** Unexpected medical expenses could represent a significant threat to your finances. If you have no protection, or only partial protection, the impact on your savings might be substantial. Wise financial planning involves both saving for the things you want and protecting yourself against the unexpected. Isn't it time to consider a plan that helps with both?



**AIA HealthShield Gold Max** comprises 2 components:

- 1) **MediShield Life** which helps to cover large bills in B2/C class wards in restructured hospitals and costly outpatient treatment.
- 2) **Additional private insurance coverage** component which provides additional benefits and coverage above MediShield Life such as when customers opt for private hospitalisation or Class A/B1 wards of restructured hospitals.

**AIA Max Essential** is an optional add-on that reimburses the co-insurance and deductible<sup>1</sup> portions of your medical bill, so you enjoy coverage from the first dollar.

\* Singapore Budget 2015: Healthcare spending to hit over S\$13 billion in 2020, The Business Times, 23 February 2015.

# AIA HealthShield Gold Max and AIA Max Essential offer affordable lifetime protection against unexpected medical bills.

**AIA HealthShield Gold Max** is a Medisave-approved medical expense reimbursement plan designed to meet most of the medical expenses you are likely to incur in restructured or private hospitals in Singapore, to lessen your financial burden.



AIA HealthShield Gold Max offers you a choice of 4 plan types to match your individual needs, allows unlimited lifetime claims<sup>2</sup> and most of the benefits under AIA HealthShield Gold Max A and B are offered on an **'as charged'**<sup>3</sup> basis. If you prefer more affordable medical coverage, AIA HealthShield Gold Max C and Standard Plan will provide benefits up to the stipulated limits<sup>3</sup>, which may be sufficient to cover treatment in a lower ward of class in a restructured hospital.

## **Enjoy more extensive coverage with AIA HealthShield Gold Max A and B:**

- Congenital abnormalities benefit for insured (no waiting period) and female insured's biological child
- Living donor organ transplant benefits for insured and non-insured donor
- Post-hospitalisation psychiatric treatment
- Additional claim limits and extended post-hospitalisation treatment for 30 critical illnesses
- Waiver of one year's premium upon total and permanent disability

Please refer to the respective benefit tables for details.

**AIA Max Essential** is an optional add-on that complements your AIA HealthShield Gold Max A, B and C plans to cover any deductible<sup>1</sup> or co-insurance portions of your hospital bill.

**Additional valuable benefits include:**

- Daily hospital incentive
- Immediate family member accommodation
- Post-hospitalisation alternative medicine (for cancer and stroke)
- Post-hospitalisation home nursing
- Emergency outpatient treatment due to an accident

**AIA Vitality**

**AIA Max Essential does more than protect.**

It keeps you healthy too. Getting protection comes with a cost. But with AIA Vitality, you can enjoy up to 15%<sup>4</sup> savings on your AIA Max Essential premiums as you get healthier, giving you more motivation to maintain a healthy lifestyle. That's why our plans do more than protect you financially. They keep you healthy too.

So, let's partner you on this journey to better health. Visit [www.AIAVitality.com.sg](http://www.AIAVitality.com.sg)

**Are you already adequately protected?**

While Medisave, MediShield Life, and employer-provided health benefits offer some level of protection for most people, these measures may not add up to a comprehensive lifetime solution:

**MediShield Life**  
(Covers all Singapore  
Citizens and PRs)



A basic healthcare insurance helps to cover large bills in B2/C class wards in restructured hospitals. For more information, please visit [www.cpf.gov.sg](http://www.cpf.gov.sg)

**Medisave**



Medisave was designed to help pay for expenses in B2/C class wards in restructured hospitals, together with MediShield Life.

**Employee Health  
Benefits**



Coverage typically ends when you leave the company or retire.

**DO YOU  
KNOW**

- 1) You do not have to stay in the hospital for more than 6 hours to claim for surgical benefits.
- 2) Day surgeries<sup>5</sup> performed in approved medical institutions (e.g. specialist clinics) are also covered under AIA HealthShield Gold Max.

# Benefits of AIA HealthShield Gold Max A, B and C (S\$ and include GST)

Plan Type	A	B	C
Hospital Ward Entitlement	Standard Room in Private Hospital and below	Standard Room in Restructured Hospital	Standard Room in Private Hospital and below
<b>1. Hospitalisation and Surgical Benefits</b> Daily Room and Board Benefit Daily ICU Benefit Community Hospital Benefit  <b>Surgical Benefit</b> <i>(include Organ Transplant Benefit and Stem Cell Transplant Benefit)</i> Surgical Procedures <sup>5</sup>  Surgical Implants and Approved Medical Consumables Stereotactic Radiosurgery	As Charged		700 per day 1,200 per day 450 per day  As Charged in Restructured Hospital <sup>6</sup> 7,000 per treatment 9,600 per procedure
<b>2. Pre-Hospitalisation Benefit</b> <i>(within 100 days before confinement)</i>	As Charged		500 per confinement
<b>3. Post-Hospitalisation Benefit</b> Post-Hospitalisation Treatment <i>(within 100 days after confinement)</i>  Extended Post-Hospitalisation Treatment for 30 Critical Illnesses <i>(within 100 days following the expiry of Post-Hospitalisation Treatment)</i>	As Charged		1,000 per confinement
<b>4. Accidental Inpatient Dental Treatment Benefit</b>	Subject to the respective limits applicable to benefits under points (1) to (3)		
<b>5. Pregnancy Complications Benefit<sup>7</sup></b>	As Charged		NIL
<b>6. Congenital Abnormalities Benefits</b> For female insured's biological child from birth <sup>8</sup>  For insured	20,000 per lifetime Limit to 5,000 per child	16,000 per lifetime Limit to 4,000 per child	NIL
	Subject to the respective limits applicable to benefits under points (1) to (3)		
<b>7. Living Donor Organ Transplant Benefits</b> Insured donating an organ <sup>9</sup> Non-insured donating an organ to the insured	60,000 per transplant	40,000 per transplant	20,000 per transplant
<b>8. Emergency Overseas Medical Treatment Benefit</b>	Subject to the respective limits applicable to benefits under point (1)		
<b>9. Psychiatric Treatment Benefits</b> In-Hospital Psychiatric Treatment Post-Hospitalisation Psychiatric Treatment <i>(within 200 days after confinement)</i>	5,000 per policy year 5,000 per policy year	4,000 per policy year 2,500 per policy year	3,500 per policy year 500 per policy year

Plan Type	A	B		C
Hospital Ward Entitlement	Standard Room in Private Hospital and below	Standard Room in Restructured Hospital		Standard Room in Private Hospital and below
<b>10. Outpatient Benefits<sup>10</sup></b>				
Type of Hospital	Private and Restructured Hospital	Private Hospital	Restructured Hospital	Private and Restructured Hospital
Radiotherapy for cancer	As Charged	500 per treatment session <sup>11</sup>	As Charged	280 per treatment session for external or superficial therapy 500 per treatment session for Brachytherapy
Stereotactic Radiotherapy for cancer		4,000 per treatment session <sup>11</sup>		2,000 per treatment session
Chemotherapy for cancer		36,000 per policy year <sup>11</sup>		3,000 per month
Immunotherapy for cancer		24,000 per policy year <sup>11</sup>		700 per month
Renal Dialysis		36,000 per policy year <sup>11</sup>		24,000 per policy year
Erythropoietin		7,200 per policy year <sup>11</sup>		5,000 per policy year
Approved Immunosuppressants prescribed for organ transplant		7,200 per policy year <sup>11</sup>		5,000 per policy year
<b>11. Final Expense Benefit<sup>12</sup></b>	5,000 per policy	3,500 per policy		2,500 per policy
<b>12. Waiver of Premium for 1 year Benefit</b> <i>(upon Total and Permanent Disability)<sup>12, 13</sup></i>	Waive one year's premium			
<b>13. Extra Cover for 30 Critical Illnesses Benefit</b>	100,000 per policy year Unlimited per lifetime	75,000 per policy year Unlimited per lifetime	30,000 per policy year Unlimited per lifetime	
<b>Maximum Claim Limit</b> Maximum Limit per policy year Maximum Limit per lifetime	600,000 Unlimited	450,000 Unlimited	150,000 Unlimited	
<b>Pro-ration Factor<sup>6</sup></b>	NIL	70%		50%
<b>Deductible (per policy year)</b> Below age 82 next birthday <sup>14</sup> C class ward B2 class ward B1 class ward A class ward Private Hospital <i>(All ward types, except day surgery and short stay ward)</i> Day surgery/Short stay ward			1,500 2,000 2,500 3,500 3,500 2,000	1,500 2,000 2,500 2,500 2,500 2,000
<b>Co-insurance</b>	10%			
<b>Last Entry Age (next birthday)</b>	75			
<b>Maximum Coverage Period</b>	Lifetime			

# Benefits of AIA HealthShield Gold Max Standard Plan (S\$ and include GST)

Plan Type	Standard Plan																	
<b>Hospital Ward Entitlement</b>	<b>B1 Class Ward and below in Restructured Hospital</b>																	
<b>1. Hospitalisation and Surgical Benefits</b>																		
Daily Room and Board Benefit	1,700 per day																	
Daily ICU Benefit	2,900 per day																	
Community Hospital Benefit	650 per day																	
Surgical Benefit	<table border="1"> <thead> <tr> <th>Surgical Procedures<sup>5</sup></th> <th>Claim Limit</th> </tr> </thead> <tbody> <tr> <td>Table 1</td> <td>590</td> </tr> <tr> <td>Table 2</td> <td>1,670</td> </tr> <tr> <td>Table 3</td> <td>3,290</td> </tr> <tr> <td>Table 4</td> <td>4,990</td> </tr> <tr> <td>Table 5</td> <td>8,760</td> </tr> <tr> <td>Table 6</td> <td>11,670</td> </tr> <tr> <td>Table 7</td> <td>16,720</td> </tr> </tbody> </table>		Surgical Procedures <sup>5</sup>	Claim Limit	Table 1	590	Table 2	1,670	Table 3	3,290	Table 4	4,990	Table 5	8,760	Table 6	11,670	Table 7	16,720
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Surgical implants and approved medical consumables	9,800 per admission																	
Stereotactic Radiosurgery	9,600 per procedure																	
In-Hospital Psychiatric Treatment Benefit	500 per day (up to 35 days per policy year)																	
<b>2. Outpatient Benefit<sup>10</sup></b>																		
Renal Dialysis	2,750 per month																	
Chemotherapy for cancer	5,200 per month																	
External or superficial radiotherapy for cancer	550 per treatment session																	
Brachytherapy with or without external radiotherapy for cancer	1,100 per treatment session																	
Stereotactic radiotherapy for cancer	1,800 per treatment session																	
Approved immunosuppressants prescribed for organ transplant	1,200 per month																	
Erythropoietin	450 per month																	
<b>Maximum Claim Limit</b>																		
Maximum Limit per policy year	150,000																	
Maximum Limit per lifetime	Unlimited																	



Plan Type	Standard Plan		
Hospital Ward Entitlement	B1 Class Ward and below in Restructured Hospital		
<b>Pro-ration Factor</b>		Singapore Citizen	Singapore Permanent Resident
	C class ward	NIL	NIL
	B2/B2+ class ward	NIL	NIL
	B1 class ward	NIL	90%
	A class ward	80%	80%
	Private hospital	50%	50%
	Outpatient benefit in restructured hospital	NIL	NIL
	Outpatient benefit in private hospital or private medical institution	65%	65%
	Day surgery in restructured hospital	NIL	NIL
	Day surgery in private hospital	65%	65%
	Subsidised/Unsubsidised short stay ward in restructured hospital	NIL	NIL
<b>Deductible</b>		Below age 81 next birthday	Age 81 next birthday and above
	C class ward	1,500	2,000
	B2/B2+ class ward	2,000	3,000
	B1 class ward	2,500	3,000
	A class ward and private hospital	2,500	3,000
	Subsidised day surgery/ short stay ward	1,500	3,000
Unsubsidised day surgery/short stay ward	2,000	3,000	
<b>Co-insurance</b>	10%		
<b>Maximum Coverage Period</b>	Lifetime		

# Benefits of AIA Max Essential

(S\$ and include GST)

Plan Type	A	A Saver	B	C
<b>Hospital Ward Entitlement</b>	<b>Standard Room in Private Hospital and below</b>		<b>Standard Room in Restructured Hospital</b>	<b>Standard Room in Private Hospital and below</b>
<b>Co-insurance</b>	Covered			
<b>Deductible</b>	As incurred under AIA HealthShield Gold Max A	As incurred under AIA HealthShield Gold Max A <i>(if admitted to AIA preferred providers<sup>15</sup>)</i>  NIL <i>(if admitted to non AIA preferred providers<sup>15</sup>)</i>	As incurred under AIA HealthShield Gold Max B	As incurred under AIA HealthShield Gold Max C
<b>Daily Hospital Incentive Benefit<sup>16</sup></b>	250 per day <i>(Admission in Restructured Hospital A/B1/B2/ C class ward)</i>	150 per day <i>(Admission in Restructured Hospital B1/B2/ C class ward)</i>  50 per day <i>(Admission in Restructured Hospital A class ward)</i>	150 per day <i>(Admission in Restructured Hospital B1/B2/ C class ward)</i>	50 per day <i>(Admission in Restructured Hospital C class ward)</i>
<b>Immediate Family Member Accommodation Benefit<sup>17</sup></b> <i>(upon physician's or specialist's advice in writing for period of confinement)</i>	Standard charges for an additional bed		Standard charges for an additional bed Up to 70 per day	Standard charges for an additional bed Up to 50 per day
<b>Post-Hospitalisation Alternative Medicine Benefit</b> for cancer and stroke <i>(within 100 days after confinement)</i>	5,000 per policy year		3,000 per policy year	1,000 per policy year
<b>Post-Hospitalisation Home Nursing Benefit<sup>17</sup></b> <i>(within 26 weeks after confinement)</i>	500 per day 5,000 per policy year		300 per day 3,000 per policy year	100 per day 1,000 per policy year
<b>Emergency Outpatient Treatment due to Accident Benefit</b>	2,000 per policy year		1,000 per policy year	500 per policy year

# Annual Premiums

Age Next Birthday	MediShield Life Premium (S\$) (Fully payable by Medisave*)	Additional Private Insurance Coverage <sup>18</sup> (S\$ and includes GST)			
		AIA HealthShield Gold Max A	AIA HealthShield Gold Max B	AIA HealthShield Gold Max C	AIA HealthShield Gold Max Standard Plan
1-20	130	150	93	60	50
21-30	195	166	99	70	53
31-40	310	236	153	102	72
41-45	435	419	298	125	112
46-50	435	419	298	125	128
51-55	630	680	418	155	158
56-60	630	802	455	188	191
61-65	755	1,212	664	268	280
66-70	815	1,710	1,287	385	420
71-73	885	2,271	1,779	659	630
74-75 <sup>19</sup>	975	2,516	1,924	768	788

\* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the additional premiums. MediShield Life premiums (including any Additional Premiums) can be fully paid by Medisave.

Age Next Birthday	AIA Max Essential (S\$ and includes GST)			
	A	A Saver	B	C
1 - 20	396	205	215	140
21 - 30	396	205	235	160
31 - 40	441	215	260	190
41 - 50	581	275	370	295
51 - 55	716	398	480	435
56 - 60	986	591	695	525
61 - 65	1,490	787	1,005	825
66 - 70	2,128	1,087	1,660	1,125
71 - 73	2,620	1,375	2,170	1,345
74 - 75 <sup>19</sup>	2,667	1,375	2,205	1,565

Premium rates do not remain level throughout the life of the policy and will increase with age. Premiums are not guaranteed and are expected to be adjusted from time to time in line with our claim experience, medical inflation cost and general cost of treatment, supplies or medical services in Singapore. Premiums can only be paid by cash.

## Example

Mr Khor, a 32-year-old sales engineer is covered under the **AIA HealthShield Gold Max A** with **AIA Max Essential A** plan. After experiencing an unexplained weight loss and blood in his stool, he visited a specialist for a colonoscopy examination, which revealed a stage 3 colon cancer. He was hospitalised in a restructured hospital A class ward for 30 days and underwent surgery. After being discharged from the hospital, Mr Khor went for chemotherapy treatments for a year. His condition has now stabilised.

The following table illustrates the list of benefits and claims payable by AIA:

Medical Expenses	Amount Payable (S\$)
Pre-Hospitalisation Benefit ( <i>specialist consultation and colonoscopy</i> )	549
Hospitalisation and Surgical Benefits <ul style="list-style-type: none"> <li>• Daily Room and Board (<i>30 days in restructured hospital A class ward</i>)</li> <li>• Surgery</li> </ul>	27,243 10,590
Outpatient Benefit <ul style="list-style-type: none"> <li>• Chemotherapy for cancer</li> </ul>	31,458
<b>Total medical expenses subject to Deductible and Co-insurance</b>	<b>69,840 (X)</b>
Less Deductible ( <i>not applicable to Outpatient Benefit</i> )	3,500 (Y)
Balance less Deductible	66,340
Less 10% Co-insurance ( <i>10% x S\$66,340</i> )	6,634 (Z)
<b>AIA HealthShield Gold Max A pays</b> ( <i>includes payouts from MediShield Life</i> )	<b>59,706 (X-Y-Z)</b>
<b>AIA Max Essential A pays:</b> <ul style="list-style-type: none"> <li>• Deductible and Co-insurance</li> <li>• Daily hospital incentive (<i>S\$250 x 30 days</i>)</li> </ul>	<b>10,134 (Y+Z)</b> <b>7,500</b>
Mr Khor pays	0

**General Note:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contracts for the full list of exclusions. Some of these exclusions may be covered under MediShield Life.

- <sup>1</sup> The deductible portion will not be covered by AIA Max Essential A Saver if you are admitted to a non AIA preferred provider (refer to footnote 15).
- <sup>2</sup> Subject to policy year limit and any overall benefit limits.
- <sup>3</sup> We shall pay the eligible expenses incurred, subject to any applicable pro-ration factor, deductible and/or co-insurance and any other benefit limits as stated in the benefit table and subject to the terms and conditions of the policy contract.
- <sup>4</sup> Premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%.
- <sup>5</sup> Refers to the types of surgical operations listed in the "Table of Surgical Procedures" under the Medisave Scheme operated by the Ministry of Health excluding all surgical operations stated in the General Exclusions and any other surgical operations that are not specified in the "Table of Surgical Procedures". The costs of any surgical implants, approved medical consumables and/or stereotactic radiosurgery procedure are not included in this portion of the benefit.
- <sup>6</sup> For AIA HealthShield Gold Max B, all eligible expenses (except for any eligible expenses incurred under the outpatient benefit stated in footnote 11) are subject to the pro-ration factor, if such expenses are incurred in a private hospital/private medical institution or any hospital outside of Singapore. For AIA HealthShield Gold Max C, eligible expenses incurred for surgical procedures under surgical benefit is subject to the pro-ration factor if such expenses are incurred in a private hospital/private medical institution or any hospital outside of Singapore.
- <sup>7</sup> Pregnancy complications covered are ectopic pregnancy, pre-eclampsia or eclampsia, disseminated intravascular coagulation (DIC), miscarriage (after 13 weeks of pregnancy), acute fatty liver pregnancy and choriocarcinoma and hydatidiform mole. There is a waiting period of 10 months.
- <sup>8</sup> Reimburse eligible expenses incurred during the first 24 months from date of birth of the child. There is a waiting period of 10 months.
- <sup>9</sup> For insured (as living donor) donating an organ, a waiting period of 24 months applies. The date the recipient of the organ is first diagnosed with organ failure must be after the 24 months waiting period.
- <sup>10</sup> Eligible expenses incurred under the outpatient benefit are not subject to the deductible but are subject to co-insurance.
- <sup>11</sup> If the eligible expenses incurred in a private hospital/any other private medical institution are above the benefit limits for each outpatient treatment, the excess amounts will be subject to the pro-ration factor.
- <sup>12</sup> The final expense benefit and waiver of premium for 1 year benefit (upon TPD) are not subject to deductible and co-insurance.
- <sup>13</sup> The benefit expires on the policy anniversary occurring on or after the insured's 70th birthday. Please refer to the policy contract for the exact definition of Total Permanent Disability.
- <sup>14</sup> For ages 82 and above next birthday, please refer to the product summary.
- <sup>15</sup> AIA Preferred Providers refer to all restructured hospitals and our approved medical service providers in Singapore.
- <sup>16</sup> Exclude day surgery, short stay ward in an emergency department of a hospital, hospitalisation in a community hospital, hospitalisation overseas due to emergency and hospitalisation due to psychiatric condition.
- <sup>17</sup> These benefits are not payable if the insured is diagnosed and confined in a hospital due to a psychiatric condition.
- <sup>18</sup> Premium for additional private insurance coverage portion can be paid by Medisave subject to additional withdrawal limits. The additional withdrawal limits for additional private insurance coverage per insured per policy year is as follows.
  - S\$300 for age 1 to 40 next birthday
  - S\$600 for age 41 to 70 next birthday
  - S\$900 for age 71 next birthday and above
- <sup>19</sup> If your premium exceeds the additional withdrawal limit, the balance of the premium payment must be made by cash.
- <sup>19</sup> For the premium rates for ages 76 and above next birthday, please refer to the product summary.

**Important Notes:**

These insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This brochure is not a contract of insurance. The precise terms and conditions of these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the relevant policy contracts. You are advised to read the relevant policy contracts.

This is only product information provided by us. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost.

AIA HealthShield Gold Max is a Medisave-approved Integrated Shield Plan that comprises MediShield Life administered by the Central Provident Fund Board and an additional private insurance coverage portion administered by AIA. When making a claim, the higher of the benefits computed under both plans will be paid. Please note that you can use your CPF Medisave account to purchase only one Medisave-approved medical insurance scheme per Insured at any one time.

The information is correct as at 25 April 2016.

# About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and representative offices in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$168 billion as of 30 November 2015.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 29 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

**AIA Singapore Private Limited**  
(Reg. No. 201106386R)

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Monday – Friday: 8.45am – 5.30pm  
AIA Customer Care Hotline: 1800 248 8000  
aia.com.sg



AIA HEALTHSHIELD GOLD MAX  
 AIA MAX ESSENTIAL A (FOR FOREIGNERS)

## Now covering foreigners<sup>1</sup> too!

Hospital bills in Singapore are constantly on the rise. As a foreigner<sup>1</sup> working or living here, a large medical bill can create an overwhelming financial strain on you, especially since most corporate medical insurance do not cover medical bills on an 'as charged' basis. In an instance, all your hard-earned money can be wiped out.

That's why we've now made our AIA HealthShield Gold Max A available to you. So you can be assured of the same comprehensive medical benefits<sup>2</sup> at an affordable rate, for a greater peace of mind while you work or live in Singapore.

### Have a look at the premiums<sup>3</sup>

Age Next Birthday	AIA HealthShield Gold Max A Annual Premiums (S\$, includes GST) <sup>4</sup>	
	Insureds who are foreigners	
	Insureds who are dependants of Singapore Citizens (SC)/ Singapore Permanent Residents (SPR) <sup>5</sup>	Insureds who are non-dependants of SC/SPR
1 - 20	280	294
21 - 30	361	372
31 - 40	546	559
41 - 50	854	895
51 - 55	1,310	1,345
56 - 60	1,432	1,485
61 - 65	1,967	2,050
66 - 70	2,525	2,553
71 - 73	3,156	3,295
74 - 75 <sup>6</sup>	3,491	3,529

What's more, you can further upgrade your cover with our AIA Max Essential A that covers the deductible and co-insurance portions of your hospital bill so that you are covered from the first dollar!

### Have a look at the premiums<sup>7</sup>

Age Next Birthday	AIA Max Essential A Annual Premiums (S\$, includes GST) <sup>4</sup>	
	Insureds who are foreigners	
	Insureds who are dependants of Singapore Citizens (SC) / Singapore Permanent Residents (SPR) <sup>5</sup>	Insureds who are non-dependants of SC/SPR
1 – 20	396	409
21 – 30	396	409
31 – 40	441	454
41 – 50	581	598
51 – 55	716	737
56 – 60	986	1,016
61 – 65	1,490	1,535
66 – 70	2,128	2,192
71 – 73	2,620	2,699
74 – 75 <sup>6</sup>	2,667	2,747

**Premium rates do not remain level throughout the life of the policy and will increase with age. Premiums are not guaranteed and are expected to be adjusted from time to time in line with our claim experience, medical inflation cost and general cost of treatment, supplies or medical services in Singapore.**

- Refer to foreigners who are dependants (i.e. legal spouse, parents, grandparents and children) of Singapore Citizen (SC) or Singapore Permanent Resident (SPR) with a Valid Pass, as well as foreigners who are non-dependants of SC/SPR and are working, studying or residing in Singapore and have a Valid Pass. Please refer to the Product Summary for the list of accepted Valid Passes.
- AIA HealthShield Gold Max A is not available as an integrated Medisave-approved medical insurance plan, should the insured be a foreigner.
- Policy Owners who are SC/SPR may use their Medisave funds to pay for the premium(s) of AIA HealthShield Gold Max A for their dependants (i.e. legal spouse, parents, grandparents and children) who are foreigners, subject to Medisave Withdrawal Limits. For Medisave Withdrawal Limits amount, please refer to the Product Summary. For foreigners who are non-dependants of SC/SPR, AIA HealthShield Gold Max A premium(s) can only be paid via cash.
- Monthly payment mode is only available to AIA HealthShield Gold Max A and AIA Max Essential A issued to insureds who are foreigners, provided the premiums payable under AIA HealthShield Gold Max A is fully paid by cash and not paid by CPF Medisave.
- Premium rates for insureds who are dependants of SC/SPR are applicable only if the policy owners are SC/SPR.
- Maximum entry age is 75 years old next birthday. Premium rates for ages 76 and above next birthday are for renewal only. Please refer to the Product Summary.
- AIA Max Essential A premiums can only be paid by cash.

#### Important Notes:

These insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This brochure insert is not a contract of insurance. The precise terms and conditions of these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the relevant policy contracts. You are advised to read the relevant policy contract.

This is only product information provided by us. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost.

The information is correct as at 25 April 2016.