

PROTECTION

AIA PINK OF HEALTH



Get fresh protection with cash for hospital stays

AIA Pink of Health complements your basic medical insurance plan

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AIA Pink of Health

+ Your basic medical insurance plan
= Greater protection

If you suffer from a major sickness or have an accident and need to be hospitalised, huge bills could wipe out your savings. And to add to your troubles, you could also lose your income. A basic medical insurance plan will be of some assistance, but it will not cover all of your costs, or compensate for any loss of income.

That is why, in addition to your basic medical insurance plan, you need AIA Pink of Health, which provides you with an income during hospital stays, coverage for pre- and post-hospitalisation expenses and reimbursement of hospital expenses.

If you are an AIA HealthShield Gold Assured, you will receive a 20% discount on your AIA Pink of Health premium.

Apply now!

For more information on AIA Pink of Health, please contact your AIA Financial Services Consultant or call our AIA Customer Care Hotline at 1800 248 8000.

Three reasons why you should get AIA Pink of Health today

1. AIA Pink of Health pays you cash for hospital stays

AIA Pink of Health provides you with an income during hospital stays, allowing you to recuperate in peace and without worrying about the hospital bills.

Sickness

If you are admitted to hospital due to sickness, you will receive a Daily Hospital Income Benefit of up to S\$250 per day** (up to a maximum of 500 days per sickness). In the event that you are admitted to the Intensive Care Unit, you will receive an ICU Benefit of up to S\$750 per day** (up to a maximum of 30 days per sickness) in addition to your Daily Hospital Income Benefit.

Accident

If you are admitted to hospital as a result of an accident, you will receive a Daily Hospital Income Benefit of up to S\$250 per day** (up to a maximum of 500 days per accident), plus a Daily Accidental Hospital Income Benefit of up to S\$500 per day** (up to a maximum of 500 days per accident). In the event that you are admitted to the Intensive Care Unit, you will receive an ICU Benefit of up to S\$750 per day** (up to a maximum of 30 days per accident) in addition to your Daily Hospital Income Benefit and Daily Accidental Hospital Income Benefit.

2. AIA Pink of Health complements your basic medical insurance plan

AIA Pink of Health provides you with additional benefits, giving you comprehensive coverage during your hospital stays.

Pre-hospitalisation Tests & Services Reimbursement

Claim up to S\$1,000** within 30 days prior to the date of hospitalisation for tests and services recommended by a doctor.

Post-hospitalisation Tests & Services Reimbursement

Claim up to S\$2,000** within 60 days from the date of discharge for post-hospitalisation tests and services recommended by a doctor.

Day Surgery Reimbursement

Claim up to S\$1,000** for Day Surgery.

Emergency Outpatient Treatment (Accident) Reimbursement

Claim up to S\$1,000** for emergency outpatient treatment as a result of an accident.

3. AIA Pink of Health reimburses you for deductibles and co-insurance

If you have a basic medical insurance plan and are also covered under AIA Pink of Health, you may be reimbursed the amount of deductibles and co-insurance depending on your AIA Pink of Health plan limit.

** Benefit limit based on AIA Pink of Health Plan 3.

Choose your level of comfort and cover

AIA Pink of Health offers three plans, each with a different level of cover. Each plan provides a hospital income benefit, coverage for pre- and post-hospitalisation expenses and reimbursement of hospital expenses.

Summary of Benefits			
Benefit	Benefit Limits		
	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
Daily Hospital Income Benefit^A Income due to accident or sickness (Max 500 days per accident / sickness)	50	100	250
Daily Accidental Hospital Income Benefit^A In addition to the above, if you are in hospital as a result of an accident (Max 500 days per accident)	100	200	500
Intensive Care Unit (ICU) Benefit For each day of hospitalisation in ICU due to accident or sickness (Max 30 days per accident / sickness)	150	300	750
Hospital Expense Reimbursement For hospital expenses such as anesthesia and surgical fees	2,000	3,000	6,000
Get Well Benefit (per hospitalisation) Extra cash if you are hospitalised, to ensure that you are well taken care of. It's up to you how you wish to utilise this cash	50	100	250
Pre-hospitalisation Tests & Services Reimbursement Within 30 days prior to the date of hospitalisation, for pre-hospitalisation tests and services recommended by a doctor	250	500	1,000
Post-hospitalisation Tests & Services Reimbursement Within 60 days from the date of discharge, for post-hospitalisation tests and services recommended by a doctor	500	1,000	2,000
Emergency Outpatient Treatment (Accident) Reimbursement In case of outpatient treatment required as a result of an accident, within 24 hours following the accident	200	400	1,000
Day Surgery Reimbursement For surgical procedures performed on outpatient basis	200	400	1,000

A. For non-Singaporeans or non-Permanent Residents of Singapore who are hospitalised while overseas due to a sickness or accident, AIA shall only provide coverage up to 90 days per sickness / accident.

Greater protection comes with great savings

If you want greater protection, simply combine your basic medical insurance plan, which covers your medical bills, with AIA Pink of Health, which pays you cash for each day you are hospitalised. Furthermore, if you are an AIA HealthShield Gold Assured, you will also save 20% on your AIA Pink of Health premium.

Annual Premium Table (inclusive of 7% GST)

For AIA HealthShield Gold Assured: Get a 20% discount on Standard Annual Premium!

Age Next Birthday	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
Below 5	201.64	349.79	752.45
6 to 30	155.10	269.06	578.80
31 to 40	181.83	315.33	672.47
41 to 50	202.47	352.48	755.57
51 to 55	287.98	486.88	1,029.07
56 to 60	343.84	588.32	1,255.51
61 to 65	439.58	749.21	1,605.80
66 to 70	542.69	944.28	2,047.86
71 to 73	704.99	1,240.60	2,709.17
74 to 75	798.38	1,405.69	3,071.76
76 to 81*	904.29	1,591.64	3,485.97

*Ages 76 to 81 are for renewal only.

For Non-AIA HealthShield Gold Assured: Standard Annual Premium

Age Next Birthday	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
Below 5	252.05	437.26	940.56
6 to 30	193.88	336.34	723.51
31 to 40	227.27	394.16	840.58
41 to 50	253.07	440.62	944.49
51 to 55	359.97	608.61	1,286.32
56 to 60	429.78	735.40	1,569.38
61 to 65	549.48	936.53	2,007.27
66 to 70	678.38	1,180.34	2,559.85
71 to 73	881.23	1,550.75	3,386.44
74 to 75	997.98	1,757.12	3,839.68
76 to 81*	1,130.38	1,989.54	4,357.48

*Ages 76 to 81 are for renewal only.

Note:

1. Premiums will be adjusted upon renewal as the Assured enters into the next age band.
2. Entry Age from 2 weeks to 75 years next birthday.
3. Premium rates stated above are subject to review by the Company.

Illustration of Benefit Payments

Example A

You have an accident and require emergency outpatient treatment locally. Due to your injuries, you are hospitalised for 10 days and admitted to the Intensive Care Unit (ICU) for 3 days. Under the AIA Pink of Health Plan 3, you can claim:

	(S\$)
Emergency Outpatient Treatment (Accident) Reimbursement	1,000 (max. claimable)
Hospital Expense Reimbursement	6,000 (max. claimable)
Daily Hospital Income Benefit	2,500
Daily Accidental Hospital Income Benefit	5,000
Intensive Care Unit (ICU) Benefit	2,250
Get Well Benefit	250
Post-hospitalisation Tests & Services Reimbursement	2,000 (max. claimable)
Total Payout for this Example	19,000

Example B

You suffer from a skin condition and require surgery (without hospitalisation) to remove a cyst. Under the AIA Pink of Health Plan 3, you can claim:

	(S\$)
Day Surgery Reimbursement	1,000 (max. claimable)

1. Hospitalisation refers to a minimum hospital stay of 6 hours with Room and Board charges.
2. AIA Pink of Health is a yearly renewable plan.

Important Notes:

This brochure is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

All insurance applications are subject to underwriting and acceptance by AIA Singapore Private Limited (AIA).

The information in this brochure is correct as at November 2011.

