

Investing in Singapore's Health



AIA *Vitality*

AIAVitality.com.sg



**THE REAL LIFE
COMPANY**

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FOREWORD

For over 80 years, AIA Singapore has been there for Singaporeans when real life happens – throughout the ups and downs, challenges and opportunities. Whether it's achieving ambitions, supporting a family, seeing our kids through school, enjoying retirement, or anything else, we understand because we've been there ourselves.

The truth is, our continued growth is linked to the community we serve and we are concerned about the overall state of the nation's health. We want to do something which demonstrates our commitment to Singapore's future.

What could AIA Singapore offer?

Since we are in the business of health, it makes perfect sense that we address the issues facing Singaporeans in the health and wellness space.

And we support the government's Healthy Living Master Plan aimed at developing initiatives that will ensure all Singaporeans have access to an affordable healthy lifestyle.

Recent research has shown that Singaporeans are living longer, but a bulk of their additional years will be in poor health because of their unhealthy lifestyles.¹ Singapore has one of the highest rates of diabetes among developed nations, and the percentage of Singaporeans aged 18 – 29 years suffering from diabetes has doubled from 2004 to 2010.² Again, it is because of the unhealthy lifestyle choices people are making.

So what can we do about it?

The answer sounds simple – get people to change their behaviour, opt for healthier choices and focus on preventive care. But this is far easier said than done.

It is amazing how much one can reduce the risk of chronic disease by eating healthier, being physically active and avoiding tobacco products, yet, why are people not doing enough?

So we brought together the best and brightest minds to design a game-changing solution which would inspire Singaporeans to make the right choices regarding their health.

We are very proud of the results. The key for us is to help positively influence behavioural change.

AIA Singapore launched a science-backed wellness programme called AIA Vitality which provides Singaporeans with the knowledge, tools and motivation to achieve sustainable behavioural change and attain their health goals. We developed it in partnership with Discovery Holdings from South Africa which pioneered the Discovery Vitality programme in 1997, and continues to evolve through scientific research and collaborations with leading experts in the fields of behavioural economics, incentivisation and wellness. The Discovery Vitality programme is the largest of its kind in the world with over 5 million members in 4 continents.

AIA Vitality is designed to make members accountable for their own health. It is the only programme of its kind created to influence long-term behavioural change by going beyond a loyalty or discount programme. It also provides members with in-depth health, nutrition and fitness assessments, educational content, trackers and social media tools, among other benefits.

We have, in essence, created a nationwide infrastructure with our partners to develop this programme to help Singaporeans improve their current state of health and live longer and healthier lives.

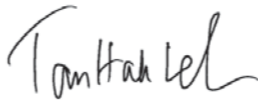
And we are putting our money where our mouth is.

AIA Singapore is the first insurer in Singapore to reduce premiums throughout the insurance policy duration, for members who are committed to getting healthy. AIA Vitality members may enjoy discounts on their premiums and lower their overall medical expenses in the long-term as they improve their health status.

AIA Singapore is invested in the future of our nation and we are dedicated to bring real change to the behaviour of Singaporeans so that they make healthier choices to live better, happier lives with their families. This can easily be achieved with AIA Vitality.

This is our commitment to our customers as the Real Life Company.

Sincerely,



Tan Hak Leh
CEO, AIA Singapore

Singapore: The Health Situation

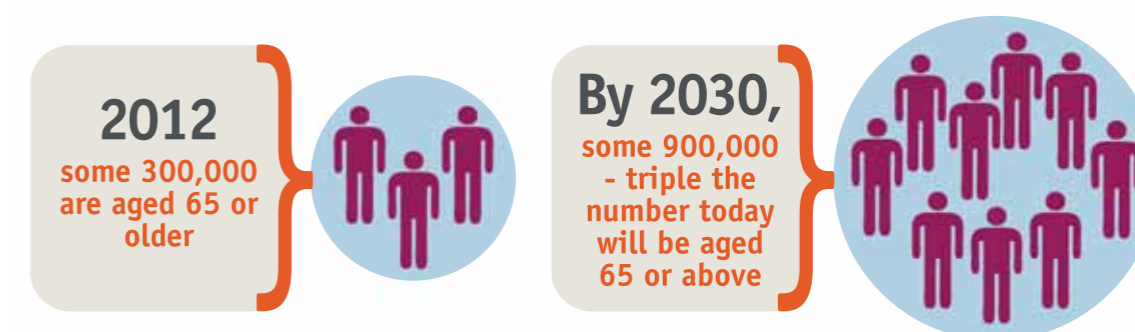
Bloomberg recently rated Singapore as the world's healthiest nation.³ Such desired results are due to the positive efforts and policies of the Singapore government as well as the dedication of the people of Singapore. Although the results are encouraging, this paper highlights a few challenges Singapore needs to address to ensure the country stays on top of the health charts.

These challenges are not unique to Singapore but are a real concern across the world. Phenomena such as an ageing population intensify the push in demand for healthcare services which, in turn, burdens the economy of many, if not, all countries.

More needs to be done to address the fact that the majority of diseases which are affecting Singaporeans today result from unhealthy behaviours and lack of early detection through preventive screening.

This demonstrates the importance of preventive care to a nation's well-being, and significant changes can and should be made to influence healthy behaviour through initiatives which motivate Singaporeans to make the right choices in life for themselves and their family.

Singapore's ageing population



Source: A Sustainable Population for a Dynamic Singapore – Population White Paper 2013

Like many developed countries, Singapore is living with an ageing population. The concern is that while Singaporeans are living longer, they are spending more years in poor health.⁴ This trend is expected to continue. Singaporeans born in 2010 will live approximately 2 more years in poor health compared to Singaporeans born in 1990,⁵ a study revealed.

The Singaporean Mindset

- Barrier 1:** "Even though I have a family history of breast cancer, I have not gone for any health screens since I started my job five years ago." (Illustrated with a woman thinking)
- Barrier 2:** "I was screened five years ago and found that I had high blood pressure. I'm avoiding another screen because I'm afraid of what it will show." (Illustrated with a person sitting on the floor, looking distressed)
- Barrier 3:** "Because of my busy schedule, I often buy dinner for the family from the hawker centre. I try to cook healthily whenever I can, but most of the time, it's just not convenient or affordable. I wish I knew what to cook and could somehow get the ingredients for cheaper." (Illustrated with a woman cooking)
- Barrier 4:** "I've always been naturally fit, but I really need to get back into an exercise routine because I work long hours and have a stressful job. I would like to join a gym but it may be expensive." (Illustrated with a man looking tired)

Impact of lifestyle choices on the health of Singaporeans

The AIA Healthy Living Index Survey 2011 found that more than 7 in 10 adults in Singapore believe that their health is not as good as it was 5 years ago.⁶

7 in 10 Singaporeans say:

“Our health is not as good as it was 5 years ago.”

Source: AIA Healthy Living Index Survey 2011



In addition, the AIA Vitality Age Survey 2012 found that Singaporeans are 4 years older than their chronological age due to unhealthy lifestyle choices they make every day. This evidence-based survey of 1,000 participants quantifies the number of years lost by Singaporeans due to unhealthy behaviours. It also revealed that 1 in 2 Singaporeans have more than 5 out of 13 risk factors outside of the healthy range according to the Health Promotion Board (HPB) guidelines. This includes areas such as blood pressure and Body Mass Index (BMI).⁷

Singaporeans are 4 years older than their chronological age due to the lifestyle choices they make each day.



Source: AIA Vitality Age Survey 2012

In fact, approximately 2 in 5 Singaporeans aged 20 years and above are already suffering from at least 1 chronic ailment which includes high blood pressure, high cholesterol levels and diabetes.⁸

**2 in 5 Singaporeans
aged 20 years
and above are
already suffering
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chronic ailment**



Source: Ministry of Health, Singapore

While Singaporeans desire to stay healthy for a better quality of life and to be able to care for their family longer,⁹ many blame their busy schedules for not being as healthy as they could be.

The Case for Preventive Care

Singapore's major health concern is not only that of an ageing population. It is also the increasing incidence of chronic diseases among both the young and old which will escalate the nation's overall healthcare expenditure by an additional 11% each year until 2018.¹⁰

While government healthcare spending is traditionally focused on the elderly, salaries of healthcare providers, infrastructure and other services, recent studies¹¹ underscore the value of investing in preventive care to reduce healthcare costs in the long-term.

This is because 3 controllable behaviours result in 4 chronic diseases which are responsible for 50% of deaths worldwide.¹²



Source: Oxford Health Alliance

Importance of preventive screening

Preventive screenings have been recognised as a cost-effective way to identify and treat potential health problems before they develop further and result in an unfavourable prognosis¹³ which can be costly. Regular screenings are recommended as the early detection of common chronic diseases allows for more effective treatment.

- 27% of respondents in the AIA Vitality Age Survey 2012 had not had cholesterol, blood pressure, or blood glucose checks in the past 12 months.
- From 2007 to 2010, there has been a 11.3% decrease in the percentage of women aged 25 to 69 who had a Pap Smear test done in the last 3 years, from 59.2% to 47.9%.¹⁴

The Fight against Chronic Diseases

Singapore is on the right track in the fight against chronic diseases, based on results of the National Health Survey released in 2010.¹⁵ However, more can be done and we recommend increased focus to deal with 3 key areas:

- Impact of physical inactivity on the prevalence of obesity.
- Impact of poor dietary behaviours on obesity.
- Burden and prevalence of diabetes.



Impact of physical inactivity on the prevalence of obesity



Impact of poor dietary behaviours on obesity



Burden and prevalence of diabetes

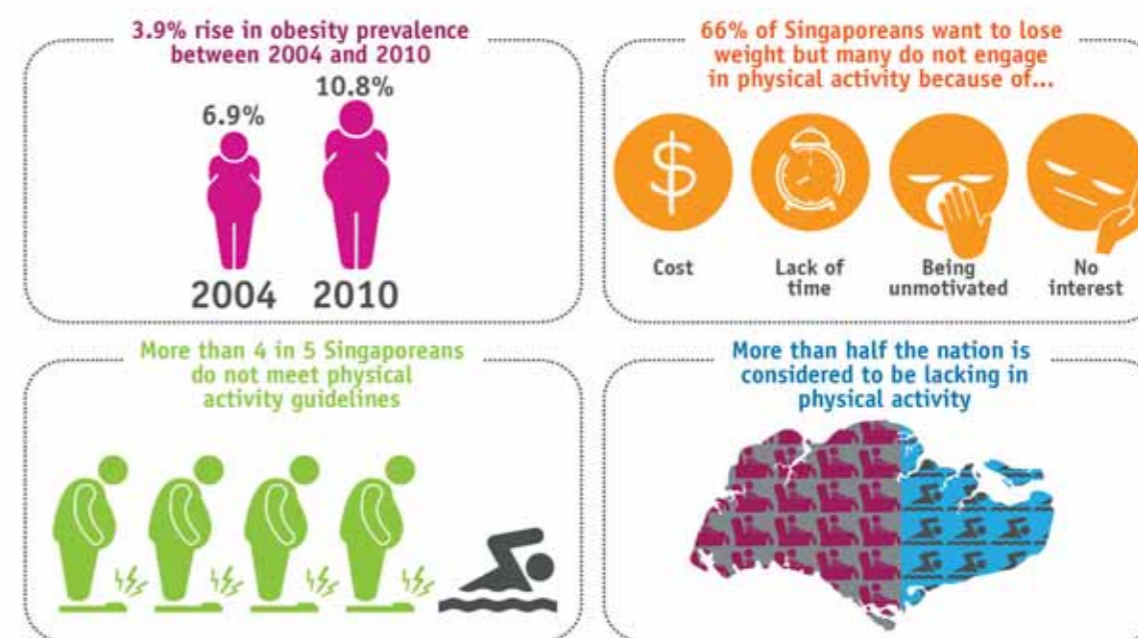
Impact of physical inactivity on the prevalence of obesity



Impact of physical inactivity on the prevalence of obesity

Physical activity is one of the cornerstones for the prevention and management of obesity¹⁶ and other chronic diseases.¹⁷

- Although 62% of Singaporeans realise the importance of physical activity,¹⁸ more than half of the population is not meeting the guidelines set by the Health Promotion Board (HPB)¹⁹ of at least 150 minutes-a-week of moderate to intense physical activity.²⁰
- The AIA Vitality Age Survey 2012 also found that more than 4 in 5 Singaporeans do not meet the physical activity guidelines by HPB.
- HPB attributes the rise in obesity prevalence by 3.9% between 2004 and 2010 to Singaporeans' leading less active lifestyles and being in more sedentary occupations.²¹
- Weight loss is a key area of concern among Singaporeans with 66% of Singaporeans wanting to lose weight.²²



Source: Health Promotion Board, AIA Healthy Living Index Survey 2011, AIA Vitality Age Survey 2012

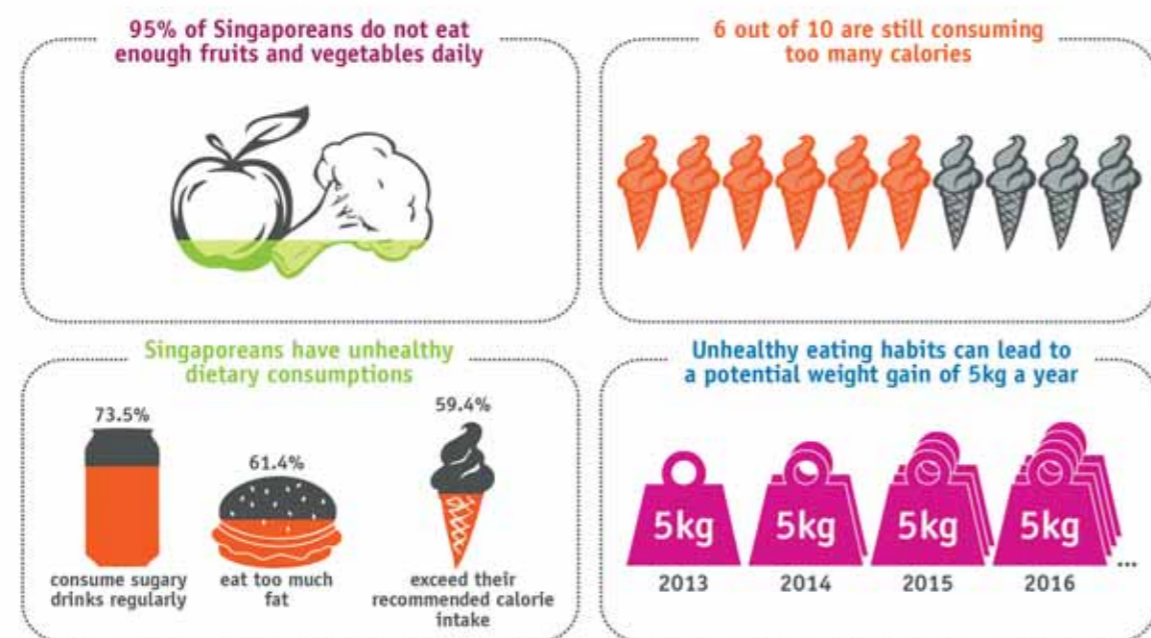
Impact of poor dietary behaviours on obesity



Impact of poor dietary behaviours on obesity

It can be argued that one of the greatest contributors towards chronic diseases is diet and nutrition.²³ 95% of Singaporeans are not consuming enough healthy food²⁴ of 2 servings of fruit and 2 servings of vegetables every day, as suggested by guidelines set by HPB,²⁵ and that they are consuming unhealthy food in excess which could result in weight gain.²⁶

- Although Singaporeans are now eating healthier food, 6 in 10 are still consuming too many calories.²⁷
- 73.5% are still consuming sugary drinks on a regular basis, 61.4% eat too much fat, and 59.4% exceed their recommended calorie intake. This could potentially lead to a weight gain of 5kg a year.²⁸



Source: AIA Vitality Age Survey 2012, Health Promotion Board

Burden and prevalence of diabetes

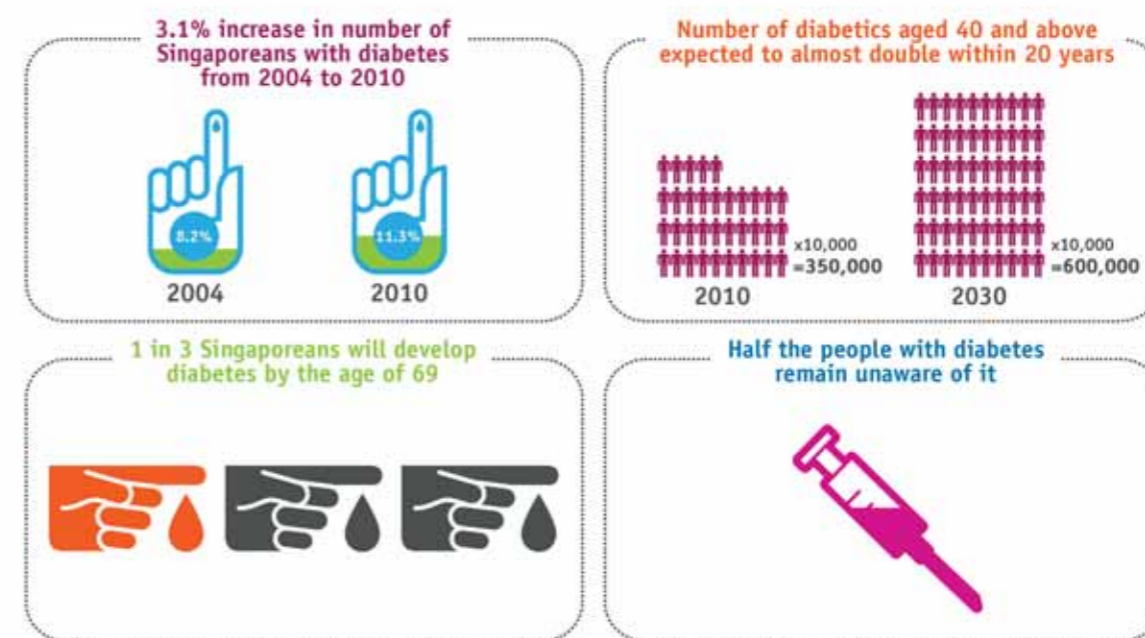


Burden and prevalence of diabetes

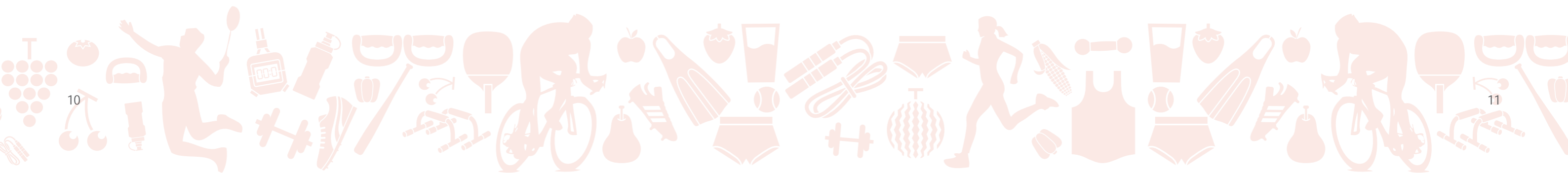
Singapore currently has one of the highest incidences of diabetes in the developed world.²⁹ This trend appears to mirror obesity figures,³⁰ suggesting that Singaporeans could find themselves with a host of chronic conditions in the future.

Worryingly, there is not only a rise in the number of people suffering from diabetes. Half the people with diabetes remain unaware of it.³¹ As such, the true burden of the disease cannot be accurately calculated, and Singaporeans may not be prepared to financially and psychologically manage the condition.

- The percentage of Singaporeans aged between 18 and 69 with diabetes increased by 3.1% from 8.2% in 2004 to 11.3% in 2010.³²
- Approximately 350,000 Singaporeans aged 40 and above are diabetic, increasing their risks of suffering from heart problems and strokes. With an ageing population, this number is expected to almost double to 600,000 by 2030.³³
- 1 in 3 Singaporeans will develop this condition by the time they are 69, making it one of the most pressing health issues affecting Singaporeans.³⁴ 11.3% of those aged 18 to 69 were already diagnosed with the disease in 2010.



Source: Ministry of Health, Singapore, AIA Healthy Living Index Survey 2011, National Registry of Diseases Office



Addressing the Health Challenge

Fortunately, the World Health Organization (WHO) has identified 3 preventive behaviours to avoid chronic diseases:

- 1) Eat healthy food,
- 2) Participate in physical activity, and
- 3) Avoid tobacco abuse.³⁵



Source: World Health Organization, Oxford Health Alliance

The WHO estimates that better use of existing preventive measures could reduce the global burden of disease by as much as 70%.³⁶

The HPB is committed to the goal of eradicating unhealthy behaviour completely through campaigns that encourage Singaporeans to engage in 150 minutes of physical activity a week³⁷ and to stop using tobacco products.³⁸ It has published dietary guidelines to promote health with a focus on the consumption of certain food high in grains (especially whole grains), as well as fruits and vegetables, and to avoid food high in salt, fat and sugar.³⁹ HPB also stresses the importance of regular screenings at recommended intervals for early identification of disease⁴⁰ which can potentially save lives.

AIA Singapore seeks to support and complement these efforts in line with the Healthy Living Master Plan.

“HPB stays close to the lives and aspirations of Singaporeans to help them realise their health ideals. We are heartened to see industry players like AIA Singapore also committing to a long-term effort towards helping the nation lead a healthier lifestyle.”

— Mr. Zee Yoong Kang
CEO, Health Promotion Board

AIA Vitality: Supporting policyholders in their efforts to get healthier

Based on the above information and insight, AIA forged a partnership with Discovery Holdings to launch AIA Vitality in Singapore.

The partnership reflects AIA's commitment to ensure that policyholders are made aware of their state of health, empowered to make the right choices regarding their health and that they are rewarded for doing so.

The Vitality programme, the largest of its kind in the world, is backed by science and sound clinical integrity. It is also the only programme of its kind created to influence long-term behavioural change. Vitality has built up an outstanding 16-year track record of success and is internationally recognised across 5 countries in 4 continents including South Africa, UK, USA, China, and now Singapore. It has been clinically proven that Vitality members have significantly lower healthcare costs than those who are not members.⁴¹

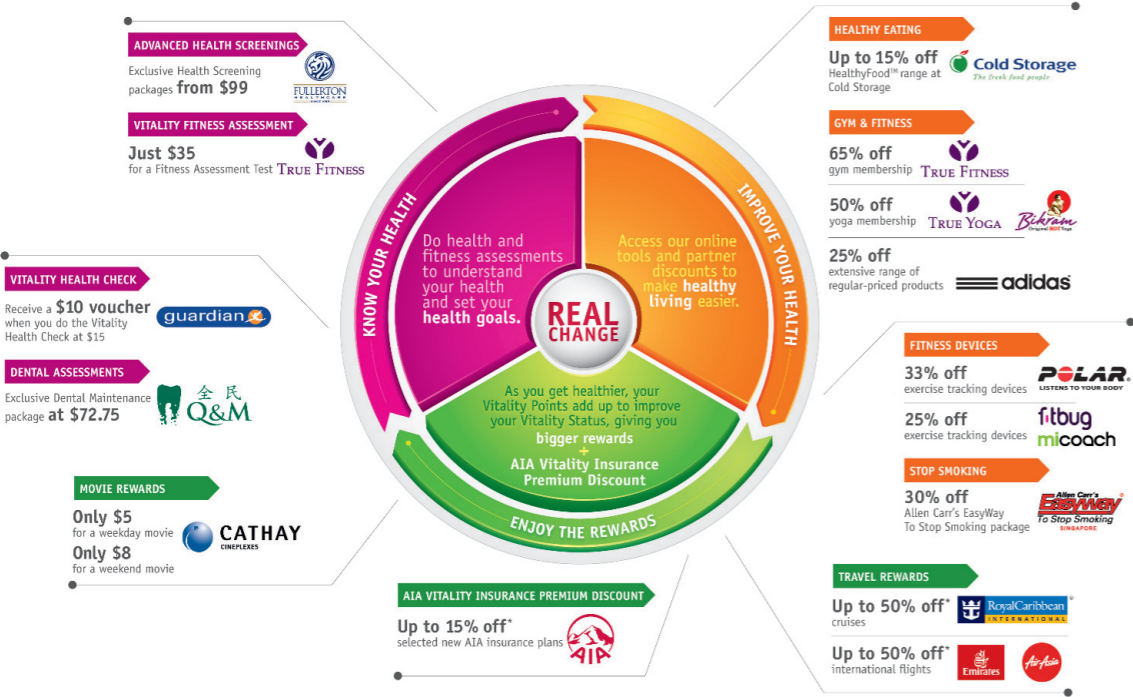
Unlike other wellness programmes, Vitality uses a combination of financial incentives and principles of behavioural economics to achieve sustainable change. In addition to providing the knowledge and tools to achieve their health goals, AIA Vitality also encourages members with rewards based on their health outcomes. These benefits include cashback on healthy food at Cold Storage, discounts for gym membership, sports apparel and smoking cessation courses, among others.

AIA Vitality recognises the importance of keeping members motivated by adding up the benefits of every healthy choice, however small. Members can make real change to their health, and live a life that is rewarding in every way.

Five reasons to join AIA Vitality

1. Gain a partner that works in harmony towards better health.
2. Experience the easier and more accessible path to good health.
3. Be rewarded for getting healthier.
4. Enjoy bigger savings on your insurance premiums.
5. Become part of Vitality, the world's largest science-backed wellness programme.

How AIA Vitality works



Terms and conditions apply. Discount promotion for Emirates and AirAsia will commence in September 2013.
*Status dependent offers. Discounts vary depending on Vitality Status attained.

Know your health

Understanding your health is the first step to improving it. And it all begins online at AIA Vitality.com.sg, where you can access a wealth of information that provides you with the knowledge to do so. What's more, AIA Vitality also offers you a range of complementary health, nutrition and wellness assessments to help get you on the path to better health.

Improve your health

As you embark on your journey to good health, we make it easier and cost effective with discounts from our wellness partners! You'll enjoy special rates on advanced health screenings, smoking cessation courses, gym memberships, sports gear and cashback on healthy food.

Enjoy the rewards

As you improve your health, you will be rewarded with Vitality Points and a Vitality Status. The more Vitality Points you earn, the higher your Vitality Status and the bigger your rewards!

You can enjoy discounts on movie tickets, international cruises, international flights and insurance premiums for selected new AIA insurance plans.

Your added bonus – savings on your AIA insurance premiums

As the wellness programme has rewards for getting healthier, AIA Vitality is already packed in your favour. Sign up for any of the following AIA insurance plans, together with AIA Vitality, and enjoy an upfront discount^{a,b} on your first year premium and up to 15% discount on your first three years' insurance premiums^b when you improve your Vitality Status.

1. AIA Secure Term Plus
2. AIA Secure Critical Cover
3. AIA Complete Critical Cover (S\$)
4. AIA Recovery Lifeline
5. AIA Premier Disability Cover
6. AIA HealthShield Gold Max Essential^{a,d}

How AIA Vitality Insurance Premium Discount works

The premium discounts are from the upfront premium discount^a in policy year 1.

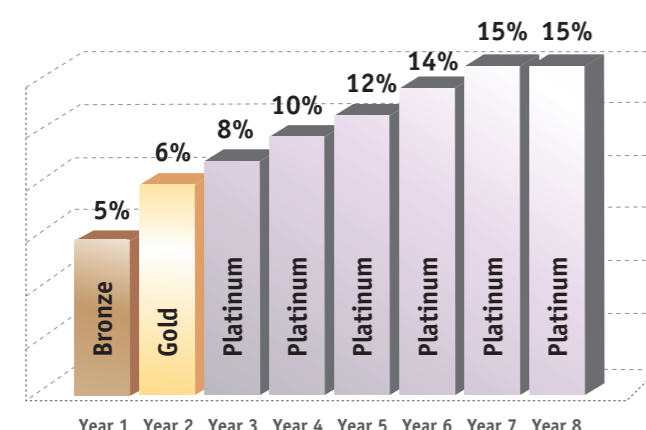
AIA Insurance Plans	Upfront premium discount
AIA Secure Term Plus	5%
AIA Secure Critical Cover	5%
AIA Complete Critical Cover (S\$)	5%
AIA Recovery Lifeline	5%
AIA Premier Disability Cover	5%
AIA HealthShield Gold Max Essential ^d	0%

For each subsequent policy year, the premium discount may increase or decrease^c depending on the Vitality Score of the member.

Vitality Status	Adjustment to the premium discount at policy renewal each year
Bronze	Premium discount decreases by 2%
Silver	Premium discount decreases by 1%
Gold	Premium discount increases by 1%
Platinum	Premium discount increases by 2%

Note: The AIA Vitality member has to be the insured person in order to enjoy the AIA Vitality insurance premium discount.

Here is an illustration of how the discount adds up based on the Vitality Status at policy renewal every year:



John is an AIA Vi ali member ho b y s an AIA Sec re Term Pl s polici . In polici year 1, he enjoys 5% off his premi m. In polici year 2, he achie es Gold Vi ali S a s and enjoys 6% off his premi m. In polici year 3, he achie es Pla in m Vi ali S a s and enjoys 8% off his premi m. He main ains the Pla in m Vi ali S a s and enjoys 15% off his earl premi m from polici year 7. The premi m disco n is capped a 15% and floored a 0%.

AIA Vitality – Journey towards a healthier lifestyle

We know that as Singapore and the region experience continued growth and prosperity, families' lives and needs are constantly changing and there is a greater focus on healthier living. AIA will continue to pay close attention to issues and trends that are impacting the lives of families across generations.

AIA Vi ali as de eloped as a transformati onal programme ha in ,ences long erm beha ioural change, reinforcing AIA's commi men o engage i h our c omers. We ha e de eloped a na i on ide infras ruc ure and comprehensi e, science-backed approach ha ill pro ide Singaporeans ho ge onboard i n the kno ledge, ools and mo i a i on hey need o lead heal hier li es for hemsel es and heir family .

For just \$9 a month, enjoy great discounts on activities that help you get on track to good health.

^e The stated amount includes GST.



*Figure includes the cumulative AIA Vitality insurance premium discount received up to the 5th policy anniversary.

The illustrations above are based on various assumptions, including the benefits selected and that the attained Vitality Status of the member is Gold. The actual benefits and savings obtained by the AIA Vitality member may differ and are dependent on various factors including the extent of his utilisation of the benefits and the Vitality Status attained. Please refer to AIA Vitality.com.sg for the full terms and conditions, and partner benefit guides.

Important Notes: The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance.

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