



AIA Singapore

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AIA Singapore boosts mental health support and enhances corporate insurance benefits for over 1.3 million employees

With over half (59%) of Singaporean consumers expressing a need or potential need for additional resources and support for mental wellness¹, AIA Singapore aims to bridge this gap with their upcoming policy enhancements.

SINGAPORE, 3 October 2024 — AIA Singapore, the leading insurer in employee benefits, today announced substantial enhancements to its corporate insurance policies starting in 2025. This includes a first-in-market expanded inpatient coverage for mental health care and other enhanced benefits to provide more accessible and inclusive support for its corporate customers, at no additional premiums.

Designed to address the evolving needs of employees today, these improvements are poised to benefit approximately one-third of Singapore's workforce, demonstrating AIA Singapore's commitment to providing comprehensive employee benefits solutions.

Critically, over half (59%) of Singapore consumers believe that they need or might need more resources or support for mental wellness, identifying affordability (66%), accessibility (53%), and presence of workplace initiatives (51%)¹ as essential resources and support required. This is especially worrying as nearly 1 in 2 (44%) Singaporeans experience mental health struggles².

Businesses also face considerable repercussions from poor employee mental health, with productivity losses reaching up to 40% among those struggling with mental health issues³. As the leading provider of employee benefits, AIA Singapore's corporate insurance policy enhancements are set to make a substantial positive difference for more than 1.3 million employees they insure⁴.

"Today, achieving holistic wellness means going beyond physical fitness and taking care of both physical and mental wellbeing. With full-time employees in Singapore averaging over 40 hours per week at work⁵, employers hold a crucial responsibility in supporting their employees' mental health. Recognising this, AIA Singapore is dedicated to partnering businesses by offering comprehensive and flexible benefits that prioritise their employees' well-being," said Kenneth Tan, Chief Corporate Solutions Officer at AIA Singapore.

¹ AIA Live Better Study 2024 was independently conducted by research company NielsenIQ (NIQ) with 500 Singapore consumers each quarter (latest survey period was from 22 May to 6 June 2024), from aged 18 to 55+, commissioned by AIA Singapore.

² #BetterTogether: An Initiative To Raise Awareness And Drive Collective Action For Mental Health In Singapore (April 30, 2022). PAP Singapore. Available at: <https://www.pap.org.sg/news/bettertogether-an-initiative-to-raise-awareness-and-drive-collective-action-for-mental-health-in-singapore/>

³ Duke-NUS, IMH: Cost of anxiety and depression in Singapore runs into the billions. Duke NUS. Available at: <https://www.duke-nus.edu.sg/newshub/media-releases/cost-of-anxiety-and-depression-in-sg-runs-into-the-billions>

⁴ AIA Corporate Solutions. AIA Singapore. Available at: <https://www.aia.com.sg/en/our-products/employee-benefits>

⁵ Summary Table: Hours Worked. Ministry of Manpower. Available at: <https://stats.mom.gov.sg/Pages/Hours-Worked-Summary-Table.aspx>



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More inclusive and accessible health benefits for employees and their loved ones

In 2025, corporate employees insured by AIA Singapore will receive enhanced support for their mental wellness under the Group Hospital & Surgical Insurance (GHS). Setting a new standard for employee mental health coverage, AIA Singapore will be the **first in market** to expand inpatient plans to automatically include inpatient mental care. This ensures that the actual costs of inpatient mental health treatments will be fully covered, up to the plan's maximum limit.

This enhancement makes quality mental health care more accessible and convenient, empowering individuals to seek timely support for their mental wellness. Additionally, by treating mental health with the same importance as any other health condition, AIA Singapore aims to reduce the stigma surrounding mental health — which 6 in 10 (58%) of Singapore consumers feel that there is stigma towards mental health⁶.

With no changes to the premiums, other key corporate policy enhancements to be introduced from January 2025 onwards are targeted at improving holistic well-being, including:

- Treatment for in-patient mental care on 'as charged' basis;
- Increasing age limit for senior workers;
- Introducing mobile inpatient care at home as an alternative inpatient care delivery model;
- Enhance Accident & Emergency outpatient coverage to Singapore Government Hospitals on 'as charged' basis;
- Expanding paediatric care direct access, without referral letters from age 7 to 12.

In addition, as part of AIA Singapore's efforts to equip employees with the tools to Plan Well⁷ for their long-term health needs, employees are now able to manage their future care preferences with WhiteCoat's Plan Ahead Services (PAS).

This simplifies the usually complex and taxing process of obtaining necessary legal documents, such as a Lasting Power of Attorney (LPA) and Advance Medical Directive (AMD), providing a guided step-by-step approach. This complimentary service makes planning for future care more accessible, empowering employees to take proactive steps to alleviate future burdens on themselves and their families.

Continuing to pave the way in championing holistic wellness and mental health support

AIA Singapore continues to lead the way in making quality mental health support more accessible. As the first insurer in Singapore to offer mental health coverage with the launch of [AIA Beyond Critical Care](#)⁸ plan

⁶ AIA Live Better Study 2024 was independently conducted by research company NielsenIQ (NIQ) with 500 Singapore consumers each quarter (latest survey period was from 22 May to 6 June 2024), from aged 18 to 55+, commissioned by AIA Singapore.

⁷ Plan Well is one of the four pillars of WorkWell with AIA, alongside Think Well, Feel Well, and Live Well. More information about WorkWell may be found at: <https://www.aia.com.sg/en/our-products/employee-benefits/workwell>

⁸ More information on AIA Beyond Critical Care plan may be found at: <https://www.aia.com.sg/en/our-products/health/critical-illness/aia-beyond-critical-care>



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in 2019, AIA Singapore's upcoming corporate insurance policies enhancements align with the Singapore governments' decision to include mental wellness in its national agenda⁹. This alignment comes at a time when more initiatives to address mental health issues¹⁰ in Singapore are being implemented.

As a champion partner of the WorkWell Leaders Programme¹¹, AIA Singapore stands at the forefront of an action-oriented network of leaders dedicated to prioritising workplace mental health and well-being as a strategic priority and a key item on the board agenda, beyond merely being a human resource responsibility. AIA Singapore is continuously innovating new and inclusive solutions to ensure that the policies enacted provide comprehensive support for mental health, encompassing both outpatient and inpatient programs.

Another solution is the [WorkWell with AIA](#) programme, which encompasses four pillars of well-being: Think Well, Feel Well, Live Well, and Plan Well, ensuring holistic wellness. Launched in 2023, AIA's Think Well¹² initiative is a complimentary service available to all AIA corporate policyholders in Singapore. Through an exclusive partnership with WhiteCoat, this program offers comprehensive digital mental healthcare solutions as part of AIA's corporate outpatient plans. AIA corporate policyholders can access mental health services conveniently via text, video, or in-person consultations, enhancing their overall well-being.

Seamlessly integrated into the [AIA eBenefits](#) app for user convenience, AIA's Think Well WhiteCoat services, such as unlimited text chats with psychologist and daily self-assessment tools, are designed to help employees manage their mental health symptoms on a day-to-day basis, preventing more serious problems from taking room and promoting early long-term mental wellbeing. These services are seeing an upward trend in utilisation, highlighted by a five time increase of adopted users utilising these services, with a 64.6% rise in text-based mental wellness sessions from 2023 to 2024, according to WhiteCoat's Think Well Quarterly Insights Report¹³.

"As the evolving needs of Singapore's workforce and enterprises continue to surface, AIA Singapore is steadfast in transcending traditional insurance offerings by delivering accessible and holistic support aimed at safeguarding physical, social, mental and financial well-being. These forthcoming corporate insurance policy enhancements underscore AIA Singapore's unwavering commitment to crafting flexible, insight-driven solutions that partners employees on their journey to live Healthier, Longer, Better Lives," added Mr. Tan.

For more information on the corporate insurance policy enhancements, please reach out to your respective sales intermediaries or AIA representative.

⁹ *Mental health a national priority, says DPM Wong; 28,000 more to be trained to help in community' (February 15, 2024) The Straits Times. Available at: <https://www.straitstimes.com/singapore/politics/mental-health-a-national-priority-says-dpm-wong-28000-more-to-be-trained-to-help-in-community>*

¹⁰ *'PAP to set up climate action, mental health groups to address issues that 'cut across' demographics: PM Wong' (June 8, 2024) CNA. Available at: <https://www.channelnewsasia.com/singapore/peoples-action-party-refreshpap-pm-lawrence-wong-4396251>*

¹¹ *WorkWell Leaders Membership. Available at: <https://www.workwellleaders.org/membership/>*

¹² *More information may be found at: <https://www.aia.com.sg/en/about-aia/media-centre/press-releases/2023/aia-singapore-whitecoat-launch-think-well-the-regions-first-insurer-backed-digital-mental-health-solution>*

¹³ *WhiteCoat's Think Well Quarterly Insights Report is a report offering metrics and analysis on Think Well services and its users, examining data up to Q2 2024. The statistics cited in this release compare data from Q1 2023 and Q1 2024.*



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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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR¹⁴, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR¹⁵, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$289 billion as of 30 June 2024.

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, AIA serves the holders of more than 42 million individual policies and 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 codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

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¹⁴ Hong Kong SAR refers to the Hong Kong Special Administrative Region.

¹⁵ Macau SAR refers to the Macau Special Administrative Region.