

AIA HEALTHSHIELD GOLD MAX A AND B
 AIA MAX VITALHEALTH A, A VALUE AND B (FOR FOREIGNERS)

FOREIGNERS¹ ARE COVERED TOO!



Hospital bills in Singapore are on the rise. As a foreigner¹ working or living here, a large medical bill can create an overwhelming financial strain, especially if corporate medical insurance does not cover medical bills on an 'as charged' basis.

That is why we've made AIA HealthShield Gold Max A and B plans available to you, so you can be assured of the same comprehensive medical benefits² at an affordable rate for greater peace of mind while you work and live in Singapore.

**Have a look at the annual premiums³
 (S\$ and includes 8% GST)⁴**

Age Next Birthday	AIA HealthShield Gold Max A		AIA HealthShield Gold Max B	
	Dependants of Singapore Citizens (SC)/Singapore Permanent Residents (SPR) ⁵	Non-dependants of SC/SPR	Dependants of SC/SPR ⁵	Non-dependants of SC/SPR
1 - 20	398.60	418.80	249.30	262.42
21 - 25	504.60	529.90	362.35	380.52
26 - 30	578.30	607.60	362.35	380.52
31 - 35	789.30	828.60	563.21	591.47
36 - 40	834.70	876.10	563.21	591.47
41 - 45	1,525.10	1,601.80	860.97	903.36
46 - 50	1,609.90	1,690.60	860.97	903.36
51 - 55	2,345.70	2,462.80	1,271.77	1,335.36
56 - 60	2,761.50	2,899.80	1,313.15	1,378.76
61 - 65	3,668.90	3,852.60	1,766.35	1,855.17
66 - 70	4,990.20	5,239.50	2,487.02	2,612.18
71 - 73	6,359.80	6,677.80	3,109.79	3,265.23
74 - 75 ⁶	7,041.10	7,393.40	3,390.39	3,559.96

Premium rates will increase with age and are not guaranteed.



HEALTHIER, LONGER,
 BETTER LIVES

Enhance your AIA HealthShield Gold Max A/B plan with AIA Max VitalHealth A, A Value or B for added security. For more information on AIA Max VitalHealth's benefits, you can refer to the AIA HealthShield Gold Max/AIA Max VitalHealth brochure.

AIA Max VitalHealth A and A Value Annual Premiums (in S\$)

Age Next Birthday	Payable by cash only (inclusive of 8% GST) ⁴			
	Dependants of SC/SPR ⁵		Non-dependants of SC/SPR	
	AIA Max VitalHealth A	AIA Max VitalHealth A Value	AIA Max VitalHealth A	AIA Max VitalHealth A Value
1 – 15	642.95	343.17	661.12	353.27
16 – 20	642.95	311.88	661.12	320.97
21 – 30	642.95	311.88	661.12	320.97
31 – 40	712.59	348.22	733.79	358.31
41 – 45	881.15	430.99	908.41	444.11
46 – 50	994.20	541.00	1,025.49	557.15
51 – 55	1,415.10	693.42	1,457.49	714.61
56 – 60	1,821.86	965.94	1,878.39	995.21
61 – 65	2,453.71	1,298.01	2,527.40	1,337.38
66 – 70	3,346.99	1,714.87	3,445.90	1,766.35
71 – 73	3,989.94	2,069.15	4,110.05	2,131.73
74 – 75 ⁶	4,490.57	2,264.97	4,625.83	2,332.59
Optional: Emergency and Outpatient Care Booster				
For all ages	62.57	62.57	64.59	64.59

AIA Max VitalHealth B Annual Premiums (in S\$)

Age Next Birthday	Payable by cash only (inclusive of 8% GST) ⁴	
	AIA Max VitalHealth B	
	Dependants of SC/SPR ⁵	Non-dependants of SC/SPR
1 – 15	195.81	200.85
16 – 20	195.81	200.85
21 – 30	213.98	220.03
31 – 40	236.18	243.25
41 – 45	336.11	346.20
46 – 50	336.11	346.20
51 – 55	436.03	449.15
56 – 60	631.85	651.02
61 – 65	913.45	940.71
66 – 70	1,507.96	1,552.37
71 – 73	1,971.25	2,030.80
74 – 75 ⁶	2,003.55	2,064.11

Premium rates will increase with age (except premium rate for optional Emergency and Outpatient Care Booster) and are not guaranteed.

- ¹ Refers 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.
- ² AIA HealthShield Gold Max A and B are not available as an integrated MediSave-approved medical insurance plan, should the Insured be a foreigner.
- ³ Policy Owners who are SC/SPR may use their MediSave funds to pay for AIA HealthShield Gold Max A/B premiums for their dependants (i.e. legal spouse, parents and children) who are foreigners, subject to the MediSave Withdrawal Limits. Please refer to the Product Summary for the MediSave Withdrawal Limits. For foreigners who are non-dependants of SC/SPR, AIA HealthShield Gold Max A/B premiums can only be paid via cash.
- ⁴ Please refer to the Product Summary for the monthly premiums. For AIA HealthShield Gold Max A/B, monthly payment mode is only available to Insureds who are foreigners, provided the premiums payable under AIA HealthShield Gold Max A/B are fully paid by cash and not paid by CPF MediSave.
- ⁵ Premium rates for Insureds who are dependants of SC/SPR are applicable only if the Policy Owners are SC/SPR.
- ⁶ 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 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 contracts.

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.

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