



AIA Singapore

1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000

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Frequently Asked Questions

Letter of Guarantee Service for AIA HealthShield Gold Series Policyholder

1. What is a Letter of Guarantee (“LOG”)?

The LOG is a letter issued by AIA Singapore Private Limited to selected Singapore Government Restructured Hospitals, Private Hospitals and Medical Institutions for full or partial waiver of hospital upfront cash deposit in the event of hospitalisation and/or surgery. However, the policyholders may be required to settle the hospital bills following the hospital discharge.

2. What type of medical policy is entitled to the LOG service?

The LOG service is only offered to Medisave-approved Integrated AIA HealthShield Gold series* policyholders. Non-integrated medical policy (such as AIA Pink Of Health, Hospital & Surgical Benefit Rider, AIA HealthShield Gold Max Foreigner, Comprehensive Medical Plan, AIA Platinum Health, etc.) are not entitled to the LOG service.

*AIA HealthShield Gold series plans include AIA HealthShield Gold Plan A, AIA HealthShield Gold Plan A Public Service, AIA HealthShield Gold Prestige, AIA HealthShield Gold Prestige Public Service, AIA HealthShield Gold Elite, AIA HealthShield Gold Elite Special, AIA HealthShield Gold Max and AIA HealthShield Gold Max Special. We are pleased to inform that from 6 August 2013, the LOG service will be extended to take into consideration our policyholder’s coverage under AIA HealthShield Gold Essential.

3. Which hospitals accept the LOG service?

The LOG service is only available at the following selected Singapore Government Restructured Hospitals, Private Hospitals and Medical Institutions:

- 1) ALEXANDRA HOSPITAL
- 2) CHANGI GENERAL HOSPITAL
- 3) KHOO TECK PUAT HOSPITAL
- 4) NATIONAL UNIVERSITY HOSPITAL
- 5) SINGAPORE GENERAL HOSPITAL
- 6) TAN TOCK SENG HOSPITAL
- 7) KK WOMEN’S AND CHILDREN’S HOSPITAL
- 8) GLENEAGLES HOSPITAL
- 9) MOUNT ELIZABETH HOSPITAL
- 10) MOUNT ELIZABETH NOVENA HOSPITAL
- 11) MOUNT ALVERNIA HOSPITAL
- 12) PARKWAY EAST HOSPITAL
- 13) FORTIS SURGICAL HOSPITAL
- 14) NOVENA SURGERY
- 15) RAFFLES HOSPITAL



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- 16) THOMSON MEDICAL CENTRE
- 17) FARRER PARK HOSPITAL
- 18) NG TENG FONG GENERAL HOSPITAL
- 19) SINGAPORE NATIONAL EYE CENTRE

4. Can the policyholder apply for a LOG for outpatient treatment?

No. The LOG is only applicable to hospitalisation and/or surgery.

5. Does our AIA HealthShield Gold series* policyholder have to pay a deposit to the hospital even if the LOG is presented?

Hospitals have the discretion to request for additional payments as required by their internal practices even with the presentation of the LOG.

6. Is LOG a benefit offered under the HealthShield Gold series* policies?

No. The LOG is not a policy benefit nor a term and condition under the AIA HealthShield Gold series* policies. It is a service offered by AIA Singapore Private Limited to our AIA HealthShield series* policyholders.

7. Is the issuance of the LOG an admission of any claim liability and/or claim approval and/or amount of claim liability under the AIA HealthShield Gold series policies?

No. The issuance of a LOG does not mean that AIA Singapore Private Limited approves or admits any claim made or any claim amount payable (if at all) in respect of any such claims made under the AIA HealthShield Gold series* policies.

Any claim under the AIA HealthShield Gold series* policies are still subject to a review by AIA Singapore Private Limited.

8. Is the issuance of the LOG guaranteed?

No. The issuance of the LOG is subject to AIA Singapore Private Limited's review and discretion.

At times, the information furnished may be insufficient for AIA Singapore Private Limited to review the LOG request; therefore the LOG will not be issued. Should there be any medical report available, this may be forwarded to AIA Singapore Private Limited for review.

The issuance of LOG is subject to various factors, including policy duration and any special terms, wherever applicable, under the respective policies. Policyholders are advised to refer to their respective AIA HealthShield Gold series* policies for the terms and conditions of coverage.



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9. How is the LOG amount calculated?

The LOG amount is an estimate of the amount that a policyholder is entitled to claim under the policy, based on the respective AIA HealthShield Gold series* plan type and the interim admission information provided to AIA Singapore Private Limited.

The purpose of the LOG is for the policyholder to obtain a waiver of the upfront cash deposit required by the hospital. The LOG amount is not an indication of the actual amount that a policyholder is entitled to claim under the policy. Hence, the actual amount that a policyholder may be entitled to upon a claim settlement may deviate from the LOG amount.

10. Is there a limit in the LOG amount?

The maximum amount covered by the LOG is:

- an estimate of the amount that a policyholder is entitled to claim under the policy, based on the respective AIA HealthShield Gold series* plan types and the interim admission information provided to AIA Singapore Private Limited; or
- S\$50,000 per admission,

whichever is lower.

If policyholder requests a LOG amount beyond S\$50,000, AIA Singapore Private Limited may review the request on a case by case and has the discretion to refuse the issuance of a higher limit amount.

11. What happens if a LOG was previously issued but the policyholder's claim is partially paid or not paid by AIA Singapore Private Limited?

The policyholder will have to make prompt payment to the hospital for any outstanding amount.

12. How can AIA HealthShield Gold series* policyholder apply for the LOG?

They can apply for the LOG by approaching the admission/ business offices of the selected Singapore Government Restructured Hospitals, Private Hospitals and Medical Institutions.

13. How long does it take to process the LOG request?

Generally, most of the LOG can be generated instantly from the electronic LOG system by the staff of the selected Singapore Government Restructured Hospital, Private Hospitals and Medical Institutions on behalf of AIA Singapore Private Limited at the hospitals.



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14. What must be done upon obtaining the LOG?

For the LOG to be effective, the insured who is receiving inpatient treatment is required to sign on the following documents at the hospital:

- Medisave Authorisation form
- Letter of Guarantee
- Private Medical Insurance claim form

However, if the insured is under 21 years of age, the next of kin will need to sign the above documents on the insured's behalf.

15. Under what circumstances would AIA Singapore Private Limited decline issuance of the LOG?

Examples of circumstances where the LOG will NOT be issued are as follows:

- The estimated claimable amount based on your plan falls within the applicable policy deductible amount;
- The coverage for specific medical condition(s) is excluded or the medical condition(s) was previously rejected under a claim;
- Treatments at private medical institutions/clinics, outpatient treatments and admissions to community hospitals;
- Treatment for all overseas expenses;
- Non medisave approved integrated Healthshield plans;
- Following conditions that are non-exhaustive:
 - Dental Treatment
 - Mental / Psychiatric disorders
 - Delivery and/or pregnancy related treatments
 - Congenital anomaly and/or hereditary conditions
 - Cosmetic surgery
 - Fertility or contraceptive treatment
 - Treatment for sexually transmitted diseases / HIV-infection / AIDS related conditions
 - Self inflicted injuries / attempted suicide
 - Treatment for drug addiction or alcoholism
 - Sex change operations, etc



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For the avoidance of doubt, the list above is non-exhaustive. AIA Singapore Private Limited reserves the right, at its discretion, to refuse the issuance of the LOG in other circumstances which may not be listed above.

16. How can our AIA HealthShield Gold series* policyholders seek assistance to further queries pertaining to LOG?

The policyholder may contact our AIA Customer Care Hotline at 1800-248 8000 (for overseas calls, kindly dial 65-6248 8000) or their AIA Financial Services Consultants/Insurance Representatives for assistance.

Information is correct as at 4 Dec 2017.