

AIA HEALTHSHIELD GOLD MAX  
AIA MAX VITALHEALTH PRO

# WHERE EVERY HUE OF CARE COMES TOGETHER IN ONE COMPLETE PLAN

A comprehensive Integrated Shield Plan that protects you through preventive care and recovery.

NO CHANGE  
IN PREMIUMS  
AFTER A  
CLAIM!



HEALTHIER, LONGER,  
BETTER LIVES

# Singaporeans are living longer thanks to early detection and prevention of chronic diseases and critical illnesses\*

Average life expectancy in Singapore



## But medical inflation has also increased healthcare costs by 55.8% from 2004-2024\*\*

It's more important than ever to be prepared for unexpected medical expenses. By having a plan that goes beyond basic coverage, to meet your needs from preventive care all the way to recovery.



## Get the treatment you need without worry with the provider rated highest overall by experts^

AIA HealthShield Gold Max goes beyond simply being an Integrated Shield Plan to provide holistic healthcare solutions and value-added services tailored to your needs. Enjoy peace of mind with no premium increase after claims<sup>1</sup>, ensuring you can always get the medical treatment you need with complete confidence.

\* Average Life Expectancy in Singapore: Data, Trends & Statistics (2025), published January 2025, by SmartWealth.

\*\* 7 Healthcare Cost Statistics in Singapore (2025), last updated March 2025, by SmartWealth.

^ SMA Integrated Shield Plan Providers' Ranking Survey 2022, published June 2023, by Singapore Medical Association.

# Why choose AIA HealthShield Gold (HSG) Max?



No change in premiums after a claim<sup>1</sup>



High policy limit of up to S\$2 million per year



Up to 13 months of pre- and post-hospitalisation benefits **Longest in market!**



Guaranteed lifetime coverage and unlimited lifetime claim amount<sup>2</sup>



Extra coverage of up to S\$100,000 for 30 critical illnesses per policy year



Covers congenital abnormalities for the insured with no waiting time



Covers hospice inpatient palliative care

## Three plans tailored to your healthcare needs:

AIA HealthShield Gold Max A	AIA HealthShield Gold Max B	AIA HealthShield Gold Max B Lite
For stay in any standard ward in a private hospital	For stay in A-class ward or lower in a public hospital	For stay in 4-bedder B1-class ward or lower in a public hospital

### DID YOU KNOW?



- Day surgeries<sup>3</sup> at approved medical institutions (e.g. specialist clinics) are covered, with AIA partnering selected day surgery centres to ensure quality care at reasonable costs.
- Admission to community hospitals can be claimed with referral from a doctor at the hospital.

# No bill shock for quality medical care with AIA Max VitalHealth Pro

Minimise your out-of-pocket expenses regardless of the doctor you consult, including a non-AIA preferred provider (with pre-authorisation), or emergency admission via Accident & Emergency (A&E) department of a hospital.

Main Plan	Add-on	What you pay less for	What you pay
AIA HSG Max A	<b>AIA Max VitalHealth Pro A</b> Covers private or public hospital treatment	Co-insurance	(i) Deductibles; and (ii) 5% co-payment, capped at S\$6,000*
AIA HSG Max B	<b>AIA Max VitalHealth Pro B</b> Covers public hospital treatment		
AIA HSG Max B Lite	<b>AIA Max VitalHealth Pro B Lite</b> Covers public hospital treatment		

- Covers accommodation expenses for immediate family members<sup>5</sup>
- Covers post-hospitalisation home nursing expenses<sup>5</sup>
- Covers post-hospitalisation alternative medicine expenses for cancer and stroke<sup>5</sup>

**Includes Traditional Chinese Medicine treatment!**

# Further supplement your coverage with AIA Max VitalHealth Pro A's exclusive add-ons






Get higher outpatient cancer coverage, including cancer drug treatments not under the Cancer Drug List (CDL) with Cancer Care Pro.

Cancer drug treatments (CDL)	Cancer drug services	Cancer drug treatments (non-CDL)
<b>16x</b> MediShield Life (MSHL) monthly limit <sup>6</sup> for one primary cancer	<b>10x</b> MSHL yearly limit <sup>7</sup> for one primary cancer	<b>\$200K</b> /policy year <sup>8</sup>

Note: Refer to the Cancer Care Pro benefit table for details on coverage and higher claim limits for multiple primary cancers<sup>9</sup>. The above coverage is automatically included in AIA Max VitalHealth Pro B / AIA Max VitalHealth Pro B Lite, but different coverage limits<sup>10</sup> apply.

## In case of emergencies, break free from hassles with Emergency Care Pro.

Accidents and medical emergencies can happen when you least expect them. That's why we're here to support you through these uncertain moments by ensuring that you get quality care with coverage for:

 Ambulance service	 Emergency accident and post-accident treatment	 Outpatient treatment for dengue fever and hand, foot & mouth disease (HFMD)	 Medical evacuation & repatriation	 International medical assistance
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# Enjoy value-added services that take you from preventive care to recovery

## PREVENTIVE CARE

### Early detection screening benefit<sup>11</sup>

First in market!



- For customers aged 40 and above with AIA Max VitalHealth Pro A add-on

## PRIMARY CARE

### Exclusive rates on WhiteCoat teleconsultations



- Negotiated consultation fee<sup>#</sup> for video consultations with general practitioners
- Get your medication delivered to you in as quickly as 90 minutes
- Connect with our medical concierge to book an appointment with an AIA preferred provider<sup>12</sup>

<sup>#</sup>Excludes GST, medication or delivery charges (where applicable).

### Exclusive rates for specialist treatment



- Enjoy negotiated outpatient consultation rates when you seek specialist treatment with over 600 AIA Quality Healthcare Partner (AQHP) specialists

## PRE-HOSPITALISATION / PRE-SURGERY

### Enjoy greater peace of mind with pre-authorisation

Fastest and easiest<sup>^</sup> in the market!



- No more bill shock, as we'll let you know the exact amount that will be covered ahead of time
- Rest easy with no upfront cash payment as we'll handle it directly with the healthcare provider
- Simply request your pre-authorisation via the AIA+ app or by calling 1800 248 8000, and we'll assess the request within 3 working days from the time we receive your complete information

<sup>^</sup>SMA Integrated Shield Plan Providers' Ranking Survey 2022, published June 2023, by Singapore Medical Association.

## PRE- TO POST-HOSPITALISATION

### Get personalised medical support with Teladoc Health personal case management



- Receive medical advice for serious medical conditions from over 50,000 leading global specialists
- Access to a dedicated physician case manager to provide personalised medical support and guidance throughout your treatment journey

#### AVAILABLE WITH

AIA Max VitalHealth Pro A  
AIA Max VitalHealth Pro B

POWERED BY **AIA Vitality**

### Better Choice, Better Health

Make the choice towards better health with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. With a wide spectrum of tools and benefits that target different aspects of your health, AIA Vitality supports you to make positive behavioural changes to improve your overall wellness and get rewarded.

Besides physical health, AIA Vitality also takes care of your financial health with exclusive insurance benefits on selected AIA plans and riders.

The higher your Vitality status, the more you'll have to look forward to – so boost your insurance needs with AIA Vitality today!

### How AIA Vitality works with AIA Max VitalHealth Pro

Turn your healthy habits into Vitality coins and redeem them for eVouchers from a wide selection of lifestyle partners.

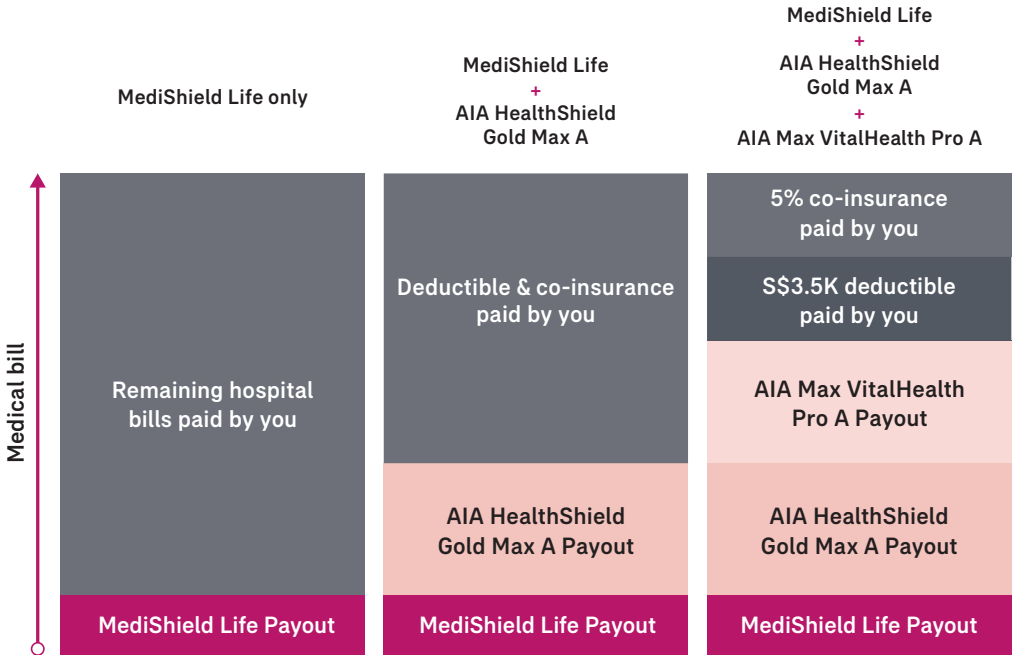


AIA Vitality Coin Booster Types	How you can earn Vitality coins
<b>Engagement booster</b>	Enjoy 3% of your first gross annualised premium <sup>13</sup> back in Vitality coins upon completing the Vitality weekly fitness challenge*
<b>Annual insurance booster</b>	Earn up to 10% of your gross annualised premium back in Vitality coins based on your Vitality status at policy renewal <sup>13</sup> . The higher your status, the more you earn!

\* To be completed within 100 days from policy issue date. Refer to AIA Vitality website for details.

# How can AIA HealthShield Gold Max and AIA Max VitalHealth Pro help?

We can always count on MediShield Life for our hospitalisation needs. But when the unexpected happens, you may need a more holistic healthcare solution for greater protection, while keeping your out-of-pocket medical expenses to the minimum.



Note: The above diagram is for illustrative purposes only. Please note that pro-ration will apply for private hospital bills or public hospital A/B1-class ward bills under MediShield Life, which is sized for B2/C-class ward bills.

# Strengthen your safety net

Tom has an **AIA HealthShield Gold Max A** plan with **AIA Max VitalHealth Pro A**. He is diagnosed with a heart attack, and his total medical bill in a private hospital comes up to S\$200,000.



**AIA HealthShield Gold Max A** covers most of his medical bill, and Tom incurs a total deductible and co-insurance of S\$23,150.

- Deductible = S\$3,500
- Co-insurance = S\$19,650  
[10% x (S\$200,000 - S\$3,500)]

## If Tom is treated by an AIA preferred provider<sup>12</sup> / non-AIA preferred provider

(with pre-authorisation)

AIA Max VitalHealth Pro A covers the co-insurance, so Tom pays the S\$3,500 deductible and a 5% co-payment capped at S\$6,000.

Amount Tom needs to pay from his own pocket: S\$9,500

Deductible = **S\$3,500** | 5% co-payment = **S\$6,000**  
(capped at S\$6,000 per policy year)

AIA Max VitalHealth Pro A will cover the remaining **S\$13,650**.

## If Tom is treated by a non-AIA preferred provider

(without pre-authorisation)

Tom did not activate pre-authorisation before treatment. Hence, AIA Max VitalHealth Pro A covers the co-insurance, with Tom paying the deductible and a 5% co-payment.

Amount Tom needs to pay from his own pocket: S\$13,325

Deductible = **S\$3,500** | 5% co-payment = **S\$9,825**  
[(S\$200,000 - S\$3,500 deductible borne by Tom) x 5% co-payment]

AIA Max VitalHealth Pro A will cover the remaining **S\$9,825**.

# Benefits of AIA HealthShield Gold Max (S\$ and includes GST)

Plan type	A	B	B Lite
Hospital ward entitlement	Private hospital (standard room or lower)	Public hospital (A-class ward or lower)	Public hospital (B1-class ward or lower)
<p><b>1. Hospitalisation and surgical benefits</b> Daily room and board charges <i>(Includes charges for inpatient care provided through Mobile Inpatient Care @ Home)</i></p> <p><b>Daily intensive care unit charges</b></p> <p><b>Community hospital charges</b></p> <p><b>Surgical charges</b> <i>(includes organ transplant and stem cell transplant)</i></p> <ul style="list-style-type: none"> <li>• Surgical procedures</li> <li>• Surgical implants and approved medical consumables</li> <li>• Stereotactic radiosurgery</li> </ul> <p><b>Hospice inpatient palliative care</b></p> <p><b>Continuation of autologous bone marrow transplant for multiple myeloma</b></p>	As charged <sup>14</sup>		
<b>2. Pre-hospitalisation benefit</b>	As charged <sup>14</sup> <i>(within 100 days before hospitalisation or 13 months before hospitalisation if treated by an AIA preferred provider<sup>12</sup>)</i>	As charged <sup>14</sup> <i>(within 12 months before hospitalisation in public hospital or 100 days before hospitalisation in private hospital)</i>	As charged <sup>14</sup> <i>(within 100 days before hospitalisation)</i>
<b>3. Post-hospitalisation benefits</b> Post-hospitalisation treatment	As charged <sup>14</sup> <i>(within 100 days after hospitalisation or 13 months after hospitalisation if treated by an AIA preferred provider<sup>12</sup>)</i>	As charged <sup>14</sup> <i>(within 12 months after hospitalisation in public hospital or 100 days after hospitalisation in private hospital)</i>	As charged <sup>14</sup> <i>(within 100 days after hospitalisation)</i>
Extended post-hospitalisation treatment for 30 critical illnesses	As charged <sup>14</sup> <i>(100 days after the hospitalisation<sup>15</sup> ends)</i>		
<b>4. Accidental inpatient dental treatment benefit</b>	As covered for benefits under (1), (2) and (3)		
<b>5. Pregnancy complications benefit<sup>16</sup></b>	As covered for benefits under (1), (2) and (3)		
<b>6. Congenital abnormalities benefits</b> For female insured's biological child from birth <sup>16</sup>	Up to 20,000 per lifetime and 5,000 per child	Up to 16,000 per lifetime and 4,000 per child	Up to 12,000 per lifetime and 3,000 per child
For the insured	As covered for benefits under (1), (2) and (3)		
<b>7. Living donor organ transplant benefits</b> Insured (as a living donor) donating an organ <sup>16</sup>	60,000 per organ transplant	40,000 per organ transplant	20,000 per organ transplant
Non-insured (as a living donor) donating an organ to the insured			

Plan type	A	B		B Lite
Hospital ward entitlement	Private hospital (standard room or lower)	Public hospital (A-class ward or lower)		Public hospital (B1-class ward or lower)
<b>8. Medical treatment outside Singapore benefits</b> Emergency medical treatment outside Singapore	As covered for benefits under (1) and (3) <sup>17</sup>			
Planned medical treatment outside Singapore <sup>18</sup>	As covered for benefits under (1), (2) and (3), and limited to charges in a private hospital in Singapore	As covered for benefits under (1), (2) and (3), and limited to charges in an A-class ward of a public hospital in Singapore		Not covered
<b>9. Psychiatric treatment benefits</b> In-hospital psychiatric treatment	5,000 per policy year	4,000 per policy year		3,500 per policy year
Post-hospitalisation psychiatric treatment (within 200 days after hospitalisation)	5,000 per policy year	2,500 per policy year		1,000 per policy year
<b>10. Outpatient benefits<sup>19</sup></b>				
Type of hospital	Private hospital	Private hospital	Public hospital	Public hospital
Radiotherapy for cancer	As charged <sup>14</sup>	500 per treatment session <sup>20</sup>	As charged <sup>14</sup>	As charged <sup>14</sup>
Stereotactic radiotherapy for cancer		4,000 per treatment session <sup>20</sup>		
Cancer drug treatments (CDL) <sup>6</sup>	Treatment for one primary cancer			
	Up to 5x MSHL limit per month	Up to 5x MSHL limit per month <sup>14</sup>		Up to 5x MSHL limit per month
	Treatment for multiple primary cancers <sup>9</sup>			
	The total of the highest limits from among the covered CDL treatments for each primary cancer per month	The total of the highest limits from among the covered CDL treatments for each primary cancer per month <sup>14</sup>		The total of the highest limits from among the covered CDL treatments for each primary cancer per month
Cancer drug services <sup>7</sup>	Treatment for one primary cancer			
	Up to 5x MSHL limit per policy year	Up to 5x MSHL limit per policy year <sup>14</sup>		Up to 5x MSHL limit per policy year
	Treatment for multiple primary cancers <sup>9</sup>			
	5x MSHL limit for multiple primary cancers per policy year	5x MSHL limit for multiple primary cancers per policy year <sup>14</sup>		5x MSHL limit for multiple primary cancers per policy year
Renal dialysis	As charged <sup>14</sup>	36,000 per policy year <sup>20</sup>	As charged <sup>14</sup>	As charged <sup>14</sup>
Erythropoietin		7,200 per policy year <sup>20</sup>		
Approved immunosuppressants prescribed for organ transplant		7,200 per policy year <sup>20</sup>		
Long-term parenteral nutrition		As charged <sup>14</sup>		
<b>11. Final expense benefit<sup>21</sup></b>	5,000 per policy	3,500 per policy		2,500 per policy

Plan type	A	B	B Lite
Hospital ward entitlement	Private hospital (standard room or lower)	Public hospital (A-class ward or lower)	Public hospital (B1-class ward or lower)
<b>12. Waiver of one year's premium benefit<sup>21,22</sup></b> <i>(upon total and permanent disability)</i>	12 months' premium		
<b>13. Extra cover for 30 critical illnesses benefit</b>	100,000 per policy year <sup>23</sup>	75,000 per policy year	50,000 per policy year
Maximum limit per lifetime	Unlimited		
<b>14. Cell, tissue, and gene therapy<sup>24</sup></b> <i>(Kymriah and Yescarta)</i>	250,000 per treatment per indication per lifetime		
<b>15. Proton beam therapy</b>	100,000 per policy year		
<b>16. Outpatient and home-based treatments benefit<sup>25</sup></b>			
Negative pressure wound therapy (NPWT)	120 per day		
Repetitive transcranial magnetic stimulation (rTMS)	240 per treatment session		
Pasteurised donated human milk (PDHM)	85 per day		
Hyperbaric oxygen therapy (HBOT)	780 per treatment session		
Outpatient parenteral antibiotic therapy (OPAT)	180 per day		
Home ventilation and respiratory support service (HVRSS)	1,680 per month		
<b>Maximum claim limit per policy year</b>	1,000,000 or 2,000,000 <i>(if hospitalised under an AIA preferred provider<sup>12</sup>)</i>	1,000,000 or 1,200,000 <i>(if hospitalised under an AIA preferred provider<sup>12</sup>)</i>	300,000
<b>Maximum claim limit per lifetime</b>	Unlimited		
<b>Pro-ration factor</b>	100%	70% <i>(for inpatient, outpatient, and day surgery/short-stay ward charges incurred in private hospitals)</i>	B1-class ward – 90% (permanent resident) A-class ward – 80% Private hospital – 50% Private outpatient treatment – 65% Day surgery in private hospital – 65%
<b>Deductible (per policy year)</b> Age 81 next birthday or younger <sup>26</sup>			
C-class ward	1,500		
B2/B2+-class ward	2,000		
B1-class ward	2,500		
A-class ward	3,500		
Private hospital <i>(All ward types, except day surgery and short-stay ward)</i>	3,500		
Unsubsidised day surgery/short-stay ward	2,000		
Subsidised day surgery/short-stay ward	2,000		
<b>Co-insurance</b>	10%		
<b>Last entry age (next birthday)</b>	75		
<b>Maximum coverage period</b>	Lifetime		

# Benefits of AIA HealthShield Gold Max Standard Plan

(S\$ and includes GST)

Plan type	Standard plan																																													
Hospital ward entitlement	Public hospitals (B1-class ward or lower)																																													
<b>1. Hospitalisation and surgical benefits</b>																																														
(i) <b>Daily room and board charges</b> <i>(includes charges for inpatient care provided through Mobile Inpatient Care @ Home)</i>	2,250 per day <i>The limits are higher by 300 for the first two (2) days of inpatient stay.</i>																																													
(ii) <b>Daily intensive care unit (ICU) charges</b>	6,850 per day <i>The limits are higher by 300 for the first two (2) days of inpatient stay.</i>																																													
(iii) <b>Community hospital charges</b>																																														
• Community hospital (Rehabilitative care)	760 per day																																													
• Community hospital (Sub-acute care)	960 per day																																													
(iv) <b>Surgical charges</b>																																														
• Surgical procedures <sup>3</sup>	<table border="1"> <thead> <tr> <th>Surgery</th> <th>Claim Limit</th> </tr> </thead> <tbody> <tr><td>Table 1A</td><td>590</td></tr> <tr><td>Table 1B</td><td>1,050</td></tr> <tr><td>Table 1C</td><td>1,050</td></tr> <tr><td>Table 2A</td><td>1,800</td></tr> <tr><td>Table 2B</td><td>2,300</td></tr> <tr><td>Table 2C</td><td>2,370</td></tr> <tr><td>Table 3A</td><td>3,290</td></tr> <tr><td>Table 3B</td><td>4,240</td></tr> <tr><td>Table 3C</td><td>4,760</td></tr> <tr><td>Table 4A</td><td>5,970</td></tr> <tr><td>Table 4B</td><td>8,220</td></tr> <tr><td>Table 4C</td><td>8,220</td></tr> <tr><td>Table 5A</td><td>8,920</td></tr> <tr><td>Table 5B</td><td>9,750</td></tr> <tr><td>Table 5C</td><td>11,030</td></tr> <tr><td>Table 6A</td><td>15,910</td></tr> <tr><td>Table 6B</td><td>15,910</td></tr> <tr><td>Table 6C</td><td>17,300</td></tr> <tr><td>Table 7A</td><td>21,840</td></tr> <tr><td>Table 7B</td><td>21,840</td></tr> <tr><td>Table 7C</td><td>21,840</td></tr> </tbody> </table>		Surgery	Claim Limit	Table 1A	590	Table 1B	1,050	Table 1C	1,050	Table 2A	1,800	Table 2B	2,300	Table 2C	2,370	Table 3A	3,290	Table 3B	4,240	Table 3C	4,760	Table 4A	5,970	Table 4B	8,220	Table 4C	8,220	Table 5A	8,920	Table 5B	9,750	Table 5C	11,030	Table 6A	15,910	Table 6B	15,910	Table 6C	17,300	Table 7A	21,840	Table 7B	21,840	Table 7C	21,840
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• Surgical implants and approved medical consumables	9,800 per hospitalisation																																													
• Radiosurgery, including proton beam therapy – category 4 <sup>27</sup>	31,300 per course of treatment																																													
(v) <b>Hospice inpatient palliative care</b>																																														
• Hospice inpatient palliative care (general)	560 per day																																													
• Hospice inpatient palliative care (specialised)	760 per day																																													
(vi) <b>Continuation of autologous bone marrow transplant for multiple myeloma</b>	14,040 per course of treatment																																													

Plan type	Standard plan		
Hospital ward entitlement	Public hospitals (B1-class ward or lower)		
(vii) Serious pregnancy and delivery-related complications	As charged but limited to the benefits covered under 1(i) to 1(iv)		
(viii) Inpatient psychiatric treatment	680 per day (up to 60 days per policy year)		
<b>2. Outpatient benefits<sup>19</sup></b>			
	Treatment for one primary cancer	Treatment for multiple primary cancers <sup>9</sup>	
(i) Cancer drug treatments (CDL) <sup>6</sup>	3x MSHL limit for one primary cancer per month	The total of the highest limits from among the covered CDL treatments for each primary cancer per month	
(ii) Cancer drugs services <sup>7</sup>	2x MSHL limit for one primary cancer per policy year	2x MSHL limit for multiple primary cancers per policy year	
(iii) Radiotherapy for cancer			
External (except hemi-body irradiation)	880 per treatment		
Brachytherapy	1,100 per treatment		
Hemi-body irradiation	2,510 per treatment		
Stereotactic radiotherapy	6,210 per treatment		
Proton beam therapy:	<ul style="list-style-type: none"> <li>• Category 1 880 per treatment</li> <li>• Category 2 1,100 per treatment</li> <li>• Category 3 6,210 per treatment</li> </ul>		
(iv) Kidney dialysis	3,740 per month		
(v) Erythropoietin	450 per month		
(vi) Immunosuppressants for organ transplant	1,480 per month		
(vii) Long-term parenteral nutrition	3,980 per month		
<b>Maximum claim limit</b>			
Maximum limit per policy year	200,000		
Maximum limit per lifetime	Unlimited		
<b>Pro-ration factor</b>		Singapore citizen	Singapore permanent resident
	C-class ward	100%	100%
	B2/B2+-class ward	100%	100%
	B1-class ward	100%	90%
	A-class ward	80%	80%
	Private hospital	50%	50%
	Outpatient treatment in public hospital	100%	100%
	Outpatient treatment in private hospital or private medical institution	65%	65%
	Day surgery in public hospital	100%	100%
	Day surgery in private hospital or private medical institution	65%	65%
	Subsidised / unsubsidised short-stay ward in public hospital	100%	100%

Plan type	Standard plan	
Hospital ward entitlement	Public hospitals (B1-class ward or lower)	
<b>Deductible (per policy year)</b>		Age 80 next birthday or younger <sup>26</sup>
	C-class ward	1,500
	B2/B2+-class ward	2,000
	B1-class ward	2,500
	A-class ward	2,500
	Private hospital	2,500
	Subsidised day surgery / short-stay ward	1,500
	Unsubsidised day surgery / short-stay ward	2,000
<b>Co-insurance</b>	10%	
<b>Maximum coverage period</b>	Lifetime	

# Benefits of AIA Max VitalHealth Pro A (S\$ and includes GST)

Plan type	AIA Max VitalHealth Pro A
Hospital ward entitlement	Private hospital (standard room or lower)
<b>Co-insurance</b>	<p><b>If admitted to and/or treated in a private or public hospital</b></p> <p>Covers: (a) the co-insurance incurred under AIA HealthShield Gold Max, and/or (b) the co-insurance incurred under Cancer Care Pro for cancer drug treatment on CDL and cancer drug services.</p> <p>There will be a 5% co-payment for every claim, capped at 6,000 per policy year if:</p> <p>(a) the treatment is provided by an AIA preferred provider<sup>12</sup>;</p> <p>(b) there is a certificate of pre-authorization relating to the treatment; or</p> <p>(c) it is an emergency treatment referred by a Singapore hospital's A&amp;E department.</p> <p>When there is more than one physician treating the insured for the same hospitalisation, the main treating physician (as determined by us) must be an AIA preferred provider<sup>12</sup>.</p>
<b>Immediate family member accommodation<sup>5</sup></b> (as advised in writing by a physician during the period of insured's hospitalisation)	Standard charges for an additional bed in a standard room
<b>Post-hospitalisation alternative medicine<sup>5</sup> for cancer and stroke</b> (within 100 days after the day the hospitalisation ends)	5,000 per policy year
<b>Post-hospitalisation home nursing<sup>5</sup></b> (within 26 weeks after hospitalisation ends)	500 per day (5,000 per policy year)
<b>Home palliative care</b> (For terminal illness and terminal cancer)	15,000 per month (45,000 per lifetime)
<b>Non-listed cell, tissue and gene therapy</b>	150,000 per non-listed treatment per indication per lifetime (less 10% co-insurance per claim)
<b>Early- detection screening<sup>11</sup></b>	<p>Colonoscopy for age 50 and above (once every 10 years)</p> <p>Mammogram for women aged 40 – 69 (once every 2 years)</p>
<b>Personal medical case management (Teladoc)</b>	Yes

Plan type	AIA Max VitalHealth Pro A
Hospital ward entitlement	Private hospital (standard room or lower)
<b>Optional: Cancer Care Pro</b>	
<b>Outpatient cancer care benefits</b>	
<b>(i) Cancer drug treatments (CDL)<sup>6</sup></b>	Treatment for one primary cancer
	16x MSHL for one primary cancer per month <sup>28</sup> (less 10% co-insurance for every claim)
	Treatment for multiple primary cancers <sup>9</sup>
	The total of the highest limits from among the covered CDL treatments for each primary cancer per month <sup>28</sup> (less 10% co-insurance for every claim)
<b>(ii) Cancer drug services<sup>7</sup></b>	Treatment for one primary cancer
	10x MSHL for one primary cancer per policy year <sup>28</sup> (less 10% co-insurance for every claim)
	Treatment for multiple primary cancers <sup>9</sup>
	10x MSHL for multiple primary cancers per policy year <sup>28</sup> (less 10% co-insurance for every claim)
<b>(iii) Cancer drug treatments (Non-CDL)<sup>8</sup></b>	200,000 per policy year (less 10% co-insurance for every claim)
<b>Optional: Emergency Care Pro</b>	
<b>Emergency outpatient treatment due to accident</b>	
<b>Post A&amp;E treatment</b> (within 30 days from emergency outpatient treatment due to accident)	2,000 per policy year (less 5% of the charges incurred per claim)
<b>Ambulance service<sup>5, 29</sup></b>	250 per hospitalisation / per emergency outpatient treatment
<b>Outpatient treatment for HFMD &amp; dengue fever</b>	300 per policy year (less 5% of the charges incurred per claim)
<b>Emergency medical evacuation &amp; repatriation<sup>5</sup></b>	50,000 per policy year
<b>Emergency international medical assistance</b>	Yes

# Benefits of AIA Max VitalHealth Pro B / Pro B Lite

(\$\$ and includes GST)

Plan type	AIA Max VitalHealth Pro B	AIA Max VitalHealth Pro B Lite
<b>Hospital ward entitlement</b>	<b>Public hospital (A-class ward)</b>	<b>Public hospital (B1-class ward or lower)</b>
<b>Co-insurance</b>	<p><b>If admitted to and/or treated in a private or public hospital</b></p> <p>Covers: (a) the co-insurance incurred under AIA HealthShield Gold Max, and/or (b) the co-insurance incurred under Cancer Protect benefits for cancer drug treatment on CDL and cancer drug services.</p> <p>There will be a 5% co-payment for every claim, capped at 6,000 per policy year if:</p> <p>(a) the treatment is provided by an AIA preferred provider<sup>12</sup>;</p> <p>(b) there is a certificate of pre-authorisation relating to the treatment; or</p> <p>(c) it is an emergency treatment referred by a Singapore hospital's A&amp;E department.</p> <p>When there is more than one physician treating the insured for the same hospitalisation, the main treating physician (as determined by us) must be an AIA preferred provider<sup>12</sup>.</p>	
<b>Immediate family member accommodation<sup>5</sup></b> <i>(as advised in writing by a physician during the period of insured's hospitalisation)</i>	Standard charges for an additional bed in a standard room <i>(up to 70 per day)</i>	Standard charges for an additional bed in a standard room <i>(up to 50 per day)</i>
<b>Post-hospitalisation alternative medicine<sup>5</sup> for cancer and stroke</b> <i>(within 100 days after the day the hospitalisation ends)</i>	3,000 per policy year	1,000 per policy year
<b>Post-hospitalisation home nursing<sup>5</sup></b> <i>(within 26 weeks after hospitalisation ends)</i>	300 per day <i>(3,000 per policy year)</i>	200 per day <i>(2,000 per policy year)</i>
<b>Home palliative care</b> <i>(For terminal illness and terminal cancer)</i>	10,000 per month <i>(30,000 per lifetime)</i>	Nil
<b>Emergency outpatient treatment due to accident</b>	1,000 per policy year <i>(less 5% of the charges incurred per claim)</i>	800 per policy year <i>(less 5% of the charges incurred per claim)</i>
<b>Ambulance service<sup>5,29</sup></b>	150 per hospitalisation or emergency outpatient treatment	100 per hospitalisation or emergency outpatient treatment
<b>Personal medical case management (Teladoc)</b>	Yes	Nil
<b>Non-listed cell, tissue and gene therapy</b>	150,000 per non-listed treatment per indication per lifetime <i>(less 10% co-insurance per claim)</i>	

Plan type	AIA Max VitalHealth Pro B	AIA Max VitalHealth Pro B Lite
Hospital ward entitlement	Public hospital (A-class ward)	Public hospital (B1-class ward or lower)
<b>Outpatient cancer care benefits<sup>10</sup></b>		
<b>Cancer drug treatments (CDL)<sup>6</sup></b>	Treatment for one primary cancer	
	16x MSHL for one primary cancer per month <sup>28</sup> <i>(less 10% co-insurance for every claim)</i>	
	Treatment for multiple primary cancers <sup>9</sup>	
	The total of the highest limits amongst the covered CDL treatments received per month <sup>28</sup> <i>(less 10% co-insurance for every claim)</i>	
<b>Cancer drug services<sup>7</sup></b>	Treatment for one primary cancer	
	10x MSHL for one primary cancer per policy year <sup>28</sup> <i>(less 10% co-insurance for every claim)</i>	
	Treatment for multiple primary cancers <sup>9</sup>	
	10x MSHL for multiple primary cancers per policy year <sup>28</sup> <i>(less 10% co-insurance for every claim)</i>	
<b>Cancer drug treatments (non-CDL)<sup>8</sup></b>	100,000 per policy year <i>(less 10% co-insurance for every claim)</i>	

## Terms and Conditions:

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contracts for the full list of exclusions. Some of these exclusions may be covered under MediShield Life.

- <sup>1</sup> Premiums are not guaranteed. We may review from time to time or may increase with age upon renewal.
- <sup>2</sup> Subject to policy year limit and any overall benefit limits.
- <sup>3</sup> Refers to the types of surgical operations listed in the "Table of Surgical Procedures" under the MediSave Scheme operated by the Singapore Ministry of Health. It excludes all surgical operations stated in the 'General exclusions' and any other surgical operations that are not specified in the "Table of Surgical Procedures". The costs of any surgical implants, approved medical consumables, and/or stereotactic radiosurgery procedures are not included in this portion of the benefit.
- <sup>4</sup> Refer to the respective AIA Max VitalHealth Pro benefit tables for information.
- <sup>5</sup> These benefits are not payable if the insured is diagnosed and hospitalised due to a psychiatric condition.
- <sup>6</sup> Refer to the 'Cancer drug list' on the Singapore Ministry of Health's website for the applicable limits.
- <sup>7</sup> Refer to MediShield Life's Cancer Drug Services limit on the Singapore Ministry of Health's website.
- <sup>8</sup> Refer to 'Scope of Non-CDL coverage' for drugs under classes A, B, C, D1 to D3 and E1 to E3. For details on each class, please refer to the Life Insurance Association's website.
- <sup>9</sup> Please refer to the policy contract for the definition of multiple primary cancers. The claim limits for multiple primary cancers are accorded on an application basis. Doctors are to submit the application form to Singapore Ministry of Health and AIA for assessment of claim limits under MediShield Life and AIA HealthShield Gold Max claims respectively.
- <sup>10</sup> Any charges payable will first be reduced by multiplying such charges with the pro-ration factor (if any) under the respective plan type of the AIA HealthShield Gold Max it is attached to.
- <sup>11</sup> AIA Max VitalHealth Pro A must be in-force for a minimum of 2 years. The types of screening may be revised from time to time. Terms and conditions apply.
- <sup>12</sup> AIA preferred provider refers to any public hospital and any private medical service provider listed on our website at [www.aia.com.sg/qualityhealthcare](http://www.aia.com.sg/qualityhealthcare) (which may be introduced or changed by us from time to time at our discretion).
- <sup>13</sup> Both Engagement Booster and Annual Insurance Booster under the Vitality Coin Boost are calculated based on a standard premium (exclusive of GST) and are not applicable on any extra premiums due to loading. Annual Insurance Booster is applicable from the second policy year and will depend on the AIA Vitality Status attained as of policy anniversary date. The amount of Vitality coins earned is capped at 10% of previous policy year's gross annualised premium.
- <sup>14</sup> We shall pay the eligible expenses incurred, subject to any pro-ration factor, deductible and/or co-insurance, any other benefit limits as stated in the benefit table and the terms and conditions of the policy contract.
- <sup>15</sup> For AIA HealthShield Gold Max A, this benefit is not payable if you have made a post-hospitalisation treatment claim for a period of 200 or more days.

- <sup>16</sup> Waiting period applies for the following benefits. It starts from the policy date, the last reinstatement date or the start date of plan upgrade, whichever is the latest.
- 10 months waiting period for pregnancy complications benefit. Please refer to the product summary for the full list of pregnancy complications covered.
  - 10 months waiting period for congenital abnormalities benefit. Eligible expenses incurred during the first 24 months from date of birth of the child will be reimbursed.
  - 24 months waiting period for living donor organ transplant benefit. The date the recipient of the organ is first diagnosed with organ failure must be after the waiting period.
- <sup>17</sup> Provided the post-hospitalisation treatment and tests are done in Singapore and within the periods as stated in the benefit table.
- <sup>18</sup> The overseas hospital must have an approved working arrangement with the MediSave-accredited institution/referral centre in Singapore. It covers pre- and post-hospitalisation treatments and tests done in Singapore and within the periods as stated in the benefit table.
- <sup>19</sup> Eligible expenses incurred under the outpatient benefit are not subject to the deductible but are subject to co-insurance.
- <sup>20</sup> If the eligible expenses incurred in a private hospital or any other private medical institution exceed the benefit limits for each outpatient treatment, the excess amount will be subject to the pro-ration factor.
- <sup>21</sup> The final expense benefit and waiver of premium for 1-year benefit (upon Total and Permanent Disability) are not subject to deductible and co-insurance.
- <sup>22</sup> The benefit expires on the policy anniversary occurring on or after the insured's 70<sup>th</sup> birthday. Please refer to the policy contract for the definition of Total and Permanent Disability.
- <sup>23</sup> For AIA HealthShield Gold Max A, this benefit is included in the maximum limit per policy year of S\$2 million.
- <sup>24</sup> We will only cover treatments listed on the Cell, Tissue and Gene Therapy Products (CTGTP) List, as stated in the benefit table, and the treatment must be provided in line with the indications requirements specified on the CTGTP List. We will not cover treatments that are listed on the CTGTP List but not shown in the benefit table or used in line with the specified indications. Refer to the CTGTP List on the Singapore Ministry of Health's website.
- <sup>25</sup> We will only pay for the eligible expenses for the benefits stated in the benefit table if the treatment is recommended in writing by a physician and the insured meets all the MediShield Life's criteria, and the treatments and services are provided in line with the MediShield Life's terms and conditions as shown on the Singapore Ministry of Health's website.
- <sup>26</sup> For ages 81 or 82 and above next birthday, please refer to the product summary.
- <sup>27</sup> Refers to the gamma knife treatment or the Novalis shaped beam treatment of neurosurgical or neurological disorders, or proton beam therapy (category 4) as approved and listed on the Singapore Ministry of Health's website.
- <sup>28</sup> The limit is in addition to the limit under AIA HealthShield Gold Max, excluding the amount not payable under AIA HealthShield Gold Max due to the pro-ration factor, if any.
- <sup>29</sup> This benefit is payable only when incurred within 24 hours from the occurrence of an emergency condition arising from an illness / accidental injury that requires hospitalisation, or an accidental injury that requires emergency outpatient treatment.

## Important Notes:

Value-added services provided by our partners are not contractual benefits. They are independent third-party companies. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by them, which is not sold or marketed by AIA. AIA shall not be held responsible or liable in any way for any action, omission, advice or information that is given, or statements made by any service providers or other persons (including healthcare providers) arising from or in connection with this service. Any and all personal data provided to us will be used to ascertain your eligibility to access the services and other information herein. The collection, use, disclosure, and retention of your personal data is subject to the AIA Personal Data Policy (Singapore), to which you agree and accept. AIA reserves the right, at its sole and absolute discretion, to cancel, terminate and/or withdraw the value-added services any time or for any reason without notice.

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 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. You are recommended to read the product summary and seek advice from a qualified AIA Consultant/Insurance Representative for a financial analysis before purchasing a policy suitable to meet your needs.

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.

Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. The information is correct as at 1 April 2026.

**AIA Singapore Private Limited**  
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