

AIA BEYOND CRITICAL CARE

PREMIUM REFUND ON TOP OF EXTENSIVE CRITICAL ILLNESS COVERAGE

Bolster your protection with coverage for multistage critical illnesses and relapse, as well as waiver of future premiums in the event of the unexpected.



HEALTHIER, LONGER,
BETTER LIVES



Be financially secured should the unexpected happen, or even if it doesn't

Facts and figures have shown that the possibility of critical illness (CI) is very much something to be wary of. But with early detection and medical advancements, you can most definitely make a return to health. And we want to help finance your recovery, so you can lower the chances of dipping into your savings.

AIA Beyond Critical Care offers protection against major stage CIs and relapse as well as mental illnesses. It also comes with optional add-ons that offer more coverage for 104 early, intermediate, and major CIs, and waiver of future premiums in the event of CI.

With exclusive access to trusted medical support services and more comprehensive benefits, you can count on support throughout your journey to recovery, for better days ahead.



First in market!

We will refund 100%¹ of your base plan's total annual premium at the end of the policy term if you remain in the pink of health throughout, even after an early CI payout with an optional rider!

Key Benefits



Holistic Critical Illness Protection

1. Major Critical Illness and Relapse

AIA Beyond Critical Care (base plan) covers you against 43 major stage critical illnesses and 5 rediagnosed or recurred critical illnesses – until age 85 or for at least 30 years, whichever is later – with up to 200% of the coverage amount.

Upon the first diagnosis, 100%² of the coverage amount will be paid to you in one lump sum, allowing you to focus solely on recovery. Your coverage amount will be restored to 100%, allowing you to make a subsequent³ claim on the following:

- A different critical illness from the previous one³, OR
- One of the 5 Rediagnosed or Recurred Critical Illness that is the same critical illness as a previous one³

2. Multistage Critical Illness

Further your protection for 104 early, intermediate, and major critical illnesses⁴ until age 75 with a coverage amount of up to S\$350,000 when you add on the **Early Critical Cover Extra rider**.

3. Waiver of Premiums

Cast your financial worries aside in the event of a critical illness.

Put your health first and focus on your recovery

Waive future premiums of your AIA Beyond Critical Care (base plan) upon diagnosis of any of the covered:

- 103 early, intermediate, or major critical illnesses with **Early Critical Protector Waiver of Premium rider**⁴; or
- 42 major critical illnesses with **Critical Protector Waiver of Premium rider**.⁴

Safeguard your child's protection, no matter what the future may bring

Future premiums of your child's AIA Beyond Critical Care (base plan) will be waived up to his/her 25th birthday should you be:

- diagnosed with any of the covered 103 early, intermediate, or major stage critical illnesses, be disabled or sadly passed on with **Early Critical Protector Payor Benefit rider**⁴;
- diagnosed with any of the covered 42 major critical illnesses, be disabled or sadly passed on with **Payor Benefit Comprehensive Special rider**⁴; or
- disabled or sadly passed on with **Payor Benefit rider**.⁴



100% Refund of Premium Benefit

First in market!

Bolster your financial confidence, knowing that at the end of the policy term, you will be refunded a lump sum of the base plan's total annual premiums¹ (less any claims paid), including those that were waived (with optional premium waiver rider).



Mental Well-being Benefit⁵

First in market!

AIA Beyond Critical Care also pays an additional 20% of the coverage amount (up to S\$50,000 per claim) until age 75 for 5 prominent mental illnesses such as Major Depressive Disorders and Obsessive Compulsive Disorder.



Death & Compassionate Benefit

Should the unforeseen happen, rest assured that your loved ones will be well taken care of.

Death Benefit ⁶	100% of the coverage amount will be paid in one lump sum, less any critical illness claims paid
Compassionate Benefit	S\$10,000 will be paid in one lump sum



Health Screening Benefit⁷

We will reimburse you the cost of your health screening (up to S\$200) so that you can better take control of your health.

Going beyond financial protection

Being diagnosed with a critical illness or mental illness can be a confusing time for both you and your loved ones. Having additional support throughout this trying period can help to alleviate some of your worries.

AIA Critical Assist

AIA Beyond Critical Care customers will have exclusive access to AIA Critical Assist, a dedicated hotline that offers access to healthcare practitioners who can provide expert advice, trusted recommendations, and referrals to a reliable health, home, and medical care network.

Offered Services[^]:

Care Assistance	<ul style="list-style-type: none">• Personal Nutrition• Health and Diet• Stress Management
Home Assistance	<ul style="list-style-type: none">• Home Modification• Home Care Services
Health Assistance	<ul style="list-style-type: none">• Medical Support• Medical Care Arrangement

[^] This hotline is managed by an independent third-party company. Actual cost of the health, home, and medical services will be borne by the customer.

Teladoc Health

In addition, you will also have access to Teladoc Health's Personal Case Management service, which offers personalised medical support from diagnosis to recovery for critical medical conditions.

Key Benefits of Teladoc Health:



Access to a dedicated physician case manager



Receive medical advice on your diagnosis and treatment from over 50,000 leading global specialists who will:

- i. Review and re-evaluate your critical illness condition;
- ii. Offer medical recommendation based on reviewed diagnosis; and
- iii. Provide ongoing guidance and support for as long as it is needed



Service is available daily from 0900 – 2100 hrs, except public holidays in English and Mandarin

Note: Teladoc Health provides support for all covered conditions under AIA Beyond Critical Care except for Acute Burns, Terminal Illness, covered Mental Illnesses and Emergency Care, and/or any medical conditions of urgent invasive and/or urgent surgical procedures.

POWERED BY **AIA Vitality**



Better Choice, Better Health

Make the choice towards better health than before with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. Through a wide spectrum of tools and benefits that target different aspects of your health, AIA Vitality supports you to make positive behavioural changes that improve your overall wellness. Besides physical health, AIA Vitality also takes care of your

financial health with exclusive insurance benefits that you can enjoy on selected AIA plans and riders. Enjoy additional insurance coverage (also known as PowerUp Dollar) or premium discounts on a range of AIA protection and long-term savings plans. 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 your plan

Take charge of your financial health with a Vitality-integrated AIA Beyond Critical Care plan! You can enjoy upfront premium discount on your first year's premium for the plan and eligible riders. As you get healthier and improve your AIA Vitality status, you will enjoy greater discounts of up to 15%⁸ – which means lower costs on your coverage! So, the higher your AIA Vitality status, the more you save!



How does AIA Beyond Critical Care work?



Coverage Amount:
S\$100,000
Annual Premium:
S\$3,411

● **John, age 30, non-smoker, decides to purchase AIA Beyond Critical Care with a base plan coverage amount of S\$100K.**



He is covered with mental well-being, health screening, compassionate and death benefits.



Apart from the base plan's major critical illness (CI) and relapse coverage, he adds on the **Early Critical Cover Extra (ECCE) rider** with S\$100K coverage amount to be further protected against early, intermediate, and major CI, as well as the **Early Critical Protector Waiver of Premium (ECPWP) rider**.

● **At age 40, John uses the Health Screening Benefit for his regular health screening and is diagnosed with Early Stage Lung Cancer.**



He receives the full coverage amount from the ECCE rider: **S\$100,000. ECCE rider will be terminated after.**



At this point, John has paid **S\$34,101** in premiums. Future premiums of his base plan **will be waived with the ECPWP rider.**



John remains protected under his base plan against death, as well as major critical illness and relapse (up to 200% of base plan coverage amount).



He is also still covered with mental well-being, health screening, and compassionate benefits.

If John **isn't diagnosed** with future critical illnesses:


At age 85, John's AIA Beyond Critical Care plan terminates.

He receives a refund of the total annual premiums¹ (less any claims) under his base plan, including those that were waived after age 40 to 85 with the ECPWP rider.

Including the early CI payout at age 40, John receives a total of **S\$211,591**:

Premiums refunded¹ **S\$111,591**
[total annual premiums under base plan, less any claims paid]

Early CI payout **S\$100,000**

 **TOTAL PAYOUT TO JOHN** **S\$211,591**

 **TOTAL PREMIUMS JOHN PAID** **S\$34,101**

If John **is diagnosed** with future critical illnesses:

● **At age 55, John is diagnosed with Major Stage Lung Cancer.**



He receives 100% of his base plan coverage amount: **S\$100,000**



John remains protected against major critical illness and relapse (with the remaining 100% of the base plan coverage amount once the waiting period has passed).



He is also still covered with mental well-being, health screening, compassionate and death benefits.

● **At age 56, the mental stress due to illness results in him being diagnosed with Major Depressive Disorder.**



He receives an additional 20% of the base plan coverage amount: **S\$20,000**

● **At age 60, John suffers a relapse of Major Stage Lung Cancer.**



He receives the remaining 100% of his base plan coverage amount: **S\$100,000**



To date, John has received a total of **S\$320,000** in payouts.



He is still covered with mental well-being, health screening, compassionate and death benefits.

● **At age 85, John's AIA Beyond Critical Care plan terminates.**

Note: This is for illustration purposes only. Premiums used in this example are not guaranteed, and all figures are rounded up to the nearest dollar.

Covered Benefits

Covered Major Critical Illnesses			
1	Alzheimer's Disease / Severe Dementia	23	Major Organ / Bone Marrow Transplantation
2	Angioplasty & Other Invasive Treatments for Coronary Artery	24	Medullary Cystic Disease
3	Benign Brain Tumour	25	Motor Neurone Disease
4	Blindness (Irreversible Loss of Sight)	26	Multiple Sclerosis
5	Coma	27	Muscular Dystrophy
6	Coronary Artery By-Pass Surgery	28	Necrotising Fasciitis
7	Creutzfeldt-Jakob Disease	29	Open Chest Heart Valve Surgery
8	Deafness (Irreversible Loss of Hearing)	30	Open Chest Surgery to Aorta
9	Elephantiasis	31	Other Serious Coronary Artery Disease
10	End Stage Kidney Failure	32	Paralysis (Irreversible Loss of Use of Limbs)
11	End Stage Liver Failure	33	Persistent Vegetative State (Apallic Syndrome)
12	End Stage Lung Disease	34	Poliomyelitis
13	Fulminant Hepatitis	35	Primary Pulmonary Hypertension
14	Heart Attack of Specified Severity	36	Progressive Scleroderma
15	HIV Due to Blood Transfusion and Occupationally Acquired HIV	37	Progressive Supranuclear Palsy
16	Idiopathic Parkinson's Disease	38	Severe Bacterial Meningitis
17	Irreversible Aplastic Anaemia	39	Severe Encephalitis
18	Irreversible Loss of Speech	40	Severe Myasthenia Gravis
19	Loss of Independent Existence	41	Stroke with Permanent Neurological Deficit
20	Major Burns	42	Systemic Lupus Erythematosus with Lupus Nephritis
21	Major Cancer	43	Terminal Illness
22	Major Head Trauma		

Covered Rediagnosed or Recurred Critical Illnesses

1	Rediagnosed Major Cancer
2	Recurred Heart Attack
3	Recurred Stroke
4	Repeated Heart Valve Surgery
5	Repeated Major Organ / Bone Marrow Transplantation

Covered Mental Illnesses (up to age 75)

1	Major Depressive Disorder (MDD)	Additional 20% of the coverage amount, up to S\$50,000 per claim
2	Schizophrenia	
3	Bipolar Disorder	
4	Obsessive Compulsive Disorder (OCD)	
5	Tourette Syndrome (up to age 21)	

General Notes:

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits will be payable. You are advised to read the relevant policy contract for details.

- 1 The total annual premiums (less any benefits paid under your policy and any amounts owing to us) of your AIA Beyond Critical Care (base plan) will be paid to you upon policy expiry. Please refer to the product summary for the definition of "Total Annual Premiums" and benefit exclusions.
- 2 This benefit excludes Angioplasty and other invasive treatments for Coronary Artery, of which only 10% of the coverage amount, up to S\$25,000, is payable.
- 3 The coverage amount will be restored to 100% after 12 months from the date of diagnosis of the previous critical illness claimed, before a subsequent claim of a different critical illness can be made. If the subsequent claim is one of the covered 5 Rediagnosed or Recurred Critical illnesses and is the same as a previous critical illness claimed, there is a waiting period of 24 months between the dates of diagnosis before the subsequent claim can be made. Once 200% of the coverage amount has been paid to you, you will no longer need to pay the premiums of your AIA Beyond Critical Care and the critical illness benefit will terminate.
- 4 Please refer to the respective supplementary benefit (rider) product summary for the list of covered critical illnesses, definitions, and applicable exclusions.
- 5 A total of 5 claims may be made for all covered mental illnesses, with each claim capped at S\$50,000 for a covered mental illness, subject to a waiting period of 3 years between each claim. The total amount payable to you for all covered mental illnesses under AIA Beyond Critical Care and all other policies issued by us shall be limited to S\$150,000.
- 6 We will not pay the death benefit if 100% of the coverage amount has been paid out under the critical illness benefit. This policy will terminate upon the death of the insured.
- 7 The insured must be at least 21 years old at the time he/she undergoes the health screening(s). This benefit will start from the 4th policy year onwards and be available once every 3 years thereafter. For more information, please refer to the product summary.
- 8 Premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on your AIA Vitality status attained and shall be capped at 15%.

Important Notes:

The Personal Case Management service is not a contractual benefit. Teladoc Health is an independent third-party company. AIA Singapore Private Limited ("AIA") shall not be responsible or liable for any medical service, product and solicitation effort provided by Teladoc Health, which is not sold or marketed by AIA. All Teladoc Health related statistics and service information stated have been verified by Teladoc Health only. Eligibility for the service is subject to evaluation by AIA and Teladoc Health and the services provided are subject to the terms and conditions of Teladoc Health. Please contact Teladoc Health for full details of the scope of the service.

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 policy contracts. You are advised to read the policy contracts.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

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 August 2021.

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 in Asia-Pacific – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, and a 49 per cent joint venture in India.

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\$326 billion as of 31 December 2020.

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 38 million individual policies and over 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 code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

AIA Singapore Private Limited

(Reg. No. 201106386R)

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Monday - Friday: 8.45am - 5.30pm

AIA Customer Care Hotline: 1800 248 8000

aia.com.sg