



## SECTION A: APPLICATION DETAILS

### A1. WHAT IS THE APPLICATION PERIOD FOR AIA LIVE WELL CAMPAIGN?

The application period is from 3 April 2023 to 31 January 2024, or upon 100,000 policies issued, whichever is earlier.

### A2. WHO IS ELIGIBLE TO APPLY FOR AIA LIVE WELL CAMPAIGN?

You are eligible if you fulfil the following conditions:

- All Insured person(s) must be a Singapore Resident<sup>^</sup> and hold a valid NRIC/ FIN.
- All Insured person(s) must be within the age limit of 18 years old to 65 years old (age last birthday).
- All insured person(s) must not be a citizen of a sanctioned country or a Prohibited Person.

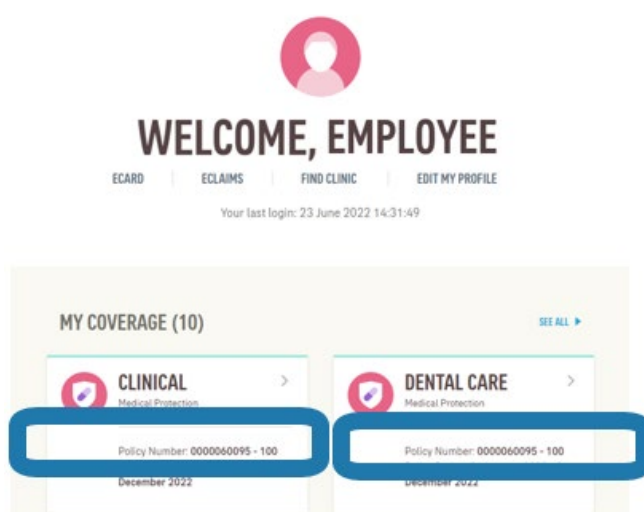
<sup>^</sup> Please refer to the policy contract for the full definition of a Singapore Resident.

### A3: I AM CURRENTLY NOT AN AIA CUSTOMER. CAN I APPLY?

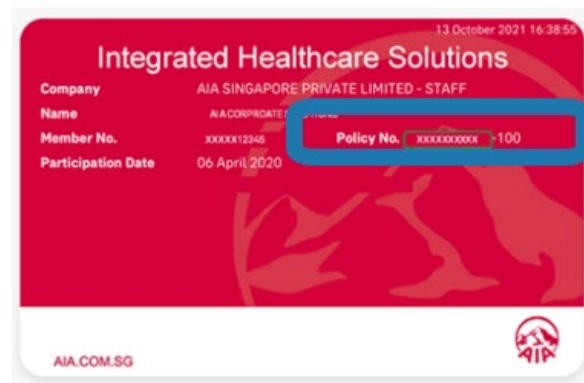
Yes. This offer is open to both AIA and non-AIA customers.

### A4. I AM A CORPORATE CUSTOMER OF AIA AND HAVE BEEN PROMPTED TO KEY IN MY CORPORATE POLICY NUMBER. WHERE CAN I FIND IT?

- This is your 10-digit corporate policy number starting with 5 zeros in front (e.g. 0000012345)
- You can retrieve your policy number from your AIA eBenefits portal upon login:  
Under My Coverage > Policy Number



- Or login to your AIA eBenefits mobile App upon login:  
Under eCard > Policy No.



- Alternatively, you can contact HR to check on your policy number.

**A5. I RECEIVED THE APPLICATION LINK AND ACCESSED IT VIA INTERNET EXPLORER BROWSER. BUT I AM FACING SOME TECHNICAL ISSUES AS THE FORM IS NOT LOADING WELL, WHAT SHOULD I DO?**

To deliver the best experience to you, we have ensured that our site is able to be hosted on most browsers, however due to certain specifications, you may face loading issues when Internet Explorer is being used. For a seamless experience, we would recommend using Google Chrome.

## **SECTION B: COVERAGE**

### **B1. WHAT IS OFFERED UNDER THE AIA LIVE WELL CAMPAIGN?**

Upon successful application, you will receive:

**a. AIA Live Well coverage**

- **Coverage for 37 Critical Illnesses**

We will pay a lump sum of S\$5,000 upon diagnosis of a Critical Illness or require to undergo a surgery for a Critical Illness covered under the policy contract. Please refer to the Policy Contract for full details.

- **GP Teleconsultation Benefit**

We will cover the cost of up to 2 video consultations with a WhiteCoat GP via the WhiteCoat app within the policy coverage period. Please note that you will have to register for 'AIA Live Well' from the insurance benefit option in WhiteCoat app before teleconsulting to enjoy this benefit.

The cost of medications and delivery is not covered and will be subject to WhiteCoat's prevailing charges. Please refer to the policy contract for the full terms and conditions.

**b. S\$20 eCapitaVoucher** (upon completion of financial review with assigned Consultant. Refer to Section C for more details)

**B2. WHEN DOES AIA LIVE WELL COVERAGE START AND END?**

- Start Date: 3 April 2023 or date of application (whichever is later)
- End Date: 6 months from date of application

**B3. WILL I RECEIVE ANY HARD COPY POLICY DOCUMENTS?**

No, you will receive an email confirmation within one working day with a link to the policy contract. Alternatively, you may retrieve your policy contract [here](#).

**B4. DO I NEED TO PURCHASE ANY AIA PLANS OR PAY ANY FEES TO ENJOY THE AIA LIVE WELL COVERAGE?**

No, AIA Live Well coverage is complimentary. No additional purchase and fees are required.

**B5. DO I NEED TO GO FOR HEALTH UNDERWRITING?**

You do not need to go for any health underwriting to enjoy this complimentary AIA Live Well coverage.

**B6. IS THERE ANY WAITING PERIOD THAT I WILL NEED TO FULFIL FOR THIS COMPLIMENTARY COVERAGE?**

The date of diagnosis of the Critical Illnesses or the date of diagnosis of conditions leading to the performance of surgical procedures for the Critical Illnesses must be

- (i) more than **30 days** from your start date of AIA Live Well coverage; and
- (ii) more than **90 days** from your start date of AIA Live Well coverage for these conditions - Heart Attack of Specified Severity, Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment For Coronary Artery or Other Serious Coronary Artery Disease.

**B7. WHAT ARE THE 37 CRITICAL ILLNESSES COVERED UNDER AIA LIVE WELL COVERAGE?**

This is a list of the 37 Critical Illnesses covered. Please refer to the policy contract for the detailed schedule and policy wordings:

|   |  |
|---|--|
| 1. Major Cancers                              | 20. Fulminant Hepatitis  |
| 2. Heart Attack of Specified Severity         | 21. Motor Neurone Disease  |
| 3. Stroke with Permanent Neurological Deficit | 22. Primary Pulmonary Hypertension                               |
| 4. Coronary Artery By-pass Surgery            | 23. HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| 5. End Stage Kidney Failure                   | 24. Benign Brain Tumour  |
| 6. Irreversible Aplastic Anaemia              | 25. Severe Encephalitis  |
| 7. End Stage Lung Disease                     | 26. Severe Bacterial Meningitis                                  |
| 8. End Stage Liver Failure                    | 27. Angioplasty & Other Invasive Treatment For Coronary Artery   |
| 9. Coma                                       | 28. Blindness (Irreversible Lost of Sight)                       |
| 10. Deafness (Irreversible Loss of Hearing)   | 29. Major Head Trauma  |
| 11. Open Chest Heart Valve Surgery            | 30. Paralysis (Irreversible Loss of Use of Limbs)                |

|   |   |
|---|---|
| 12. Irreversible Loss of Speech               | 31. Terminal Illness                                  |
| 13. Major Burns                               | 32. Progressive Scleroderma                           |
| 14. Major Organ / Bone Marrow Transplantation | 33. Persistent Vegetative State (Apallic Syndrome)    |
| 15. Multiple Sclerosis                        | 34. Systemic Lupus Erythematosus with Lupus Nephritis |
| 16. Muscular Dystrophy                        | 35. Other Serious Coronary Artery Disease             |
| 17. Idiopathic Parkinson's Disease            | 36. Poliomyelitis                                     |
| 18. Open Chest Surgery to Aorta               | 37. Loss of Independent Existence                     |
| 19. Alzheimer's Disease / Severe Dementia     |   |

**B8. CAN I INCREASE MY COVERAGE AMOUNT OR COVERAGE PERIOD FOR AIA LIVE WELL?**

The coverage amount and period are fixed for this complimentary policy. Please speak to your AIA Financial Services Consultant/AIA Financial Consultant/AIA Insurance Representative to find out more about critical illnesses plans available.

**B9. WHEN CAN I START TO USE THE FREE TELECONSULTATIONS?**

You may begin to enjoy your teleconsultation with WhiteCoat after 3 working days from the date of submission of the online application form for AIA Live Well Campaign.

**B10. CAN I CONTINUE TO USE THE WHITECOAT APP IF I HAVE FULLY UTILISED THE 2 COMPLIMENTARY TELECONSULTATIONS BEFORE POLICY EXPIRY DATE?**

You can continue to use the WhiteCoat app at the AIA member rates till the policy expiry date. All amounts incurred will be borne out-of-pocket directly by you once you have fully utilised the 2 sessions of free teleconsultations.

**B11. WHAT HAPPENS IF I DID NOT REGISTER FOR 'AIA LIVE WELL' FROM THE INSURANCE BENEFIT OPTION BEFORE THE TELECONSULTATION?**

If you did not register for 'AIA Live Well' from the Insurance Benefit option in the WhiteCoat app before the teleconsultation, all amounts incurred will be borne out-of-pocket directly by you.

Simply follow the instructions in the [WhiteCoat User Guide](#) to download the WhiteCoat app before utilizing the 2 free teleconsultations.

**B12. CAN MY FAMILY MEMBERS USE THE TELECONSULTATION BENEFIT?**

The teleconsultation must be done by the same Insured who has registered for the complimentary AIA Live Well coverage and subsequently registered on the WhiteCoat App. For family members who are aged between 18 years old to 65 years old (age last birthday), they can apply for the complimentary AIA Live Well coverage via the application link as well.

**B13. CAN I APPLY FOR THIS COVERAGE AGAIN AFTER IT HAS ENDED?**

All insureds can only be covered once (i.e., 6 months coverage) throughout the campaign period.

## SECTION C: REDEMPTION DETAILS

### C1. I APPLIED FOR LIVE WELL CAMPAIGN AND COMPLETED THE FINANCIAL REVIEW, WHEN WILL I RECEIVE MY S\$20 ECAPITAVOUCHER?

After you have completed your financial review with your AIA Financial Services Consultant/AIA Financial Consultant, you will receive an email from AIA within 24 hours with the voucher redemption details. The email will be sent to the email address you have used in your successful application for the AIA Live Well Campaign.

### C2. CAN I EXCHANGE THE ECAPITAVOUCHER FOR SOMETHING ELSE?

ECapitaVoucher is non-transferable and non-exchangeable for cash or other gifts unless stated otherwise. Any damaged, lost, or defaced gifts will not be replaced.

### C3. WHAT IS THE VALIDITY OF THE S\$20 ECAPITAVOUCHER?

The eCapitaVoucher is valid for 12 months from the date of issue.

For more details of the use of the voucher, please visit:

<https://www.capitastar.com/sg/en/capitavoucher/about-ecapitavoucher.html>

## SECTION D: CLAIMS

### D1. HOW CAN CLAIMS BE SUBMITTED?

All claims are to be submitted to AIA within 30 days after the date of such loss. The claim form can be downloaded [here](#).

Please note that all hard copy claim form together with the supporting documents must be mailed to: 3 Tampines Grande, #07-00, AIA Tampines, Singapore 528799.

The claims will be processed within 21 working days upon receipt of complete documents. For any claims related queries, please contact AIA Employee Benefit Hotline at 6248 8328 or email us at [sg.cs.campaign@aia.com](mailto:sg.cs.campaign@aia.com).

### D2. IS THERE A CUSTOMER HOTLINE THAT I MAY REACH OUT TO?

For AIA Live Well policy related queries such as application and insurance claims:

- **Hotline Number:** +65 6248 8328
- **Email Address:** [SG.CS.CAMPAIGN@AIA.COM](mailto:SG.CS.CAMPAIGN@AIA.COM)

Please note that all insureds should contact AIA directly at the contact information stated above for any queries relating to your AIA Live Well policy.