

PROTECTION

AIA DIABETES CARE

# First to score against diabetes



Singapore's  
first insurance  
plan designed  
for Type 2  
diabetics

Get the winning advantage with Singapore's first critical illness coverage tailored for Type 2 diabetics and pre-diabetics.

POWERED BY

**AIA** *Vitality*

[aia.com.sg](http://aia.com.sg)



THE REAL LIFE  
COMPANY

# Your much-needed assist in the face of diabetes

A diabetes diagnosis is life-changing in every sense. Managing diabetes can mean big lifestyle adjustments, as you now have to give extra thought to diet, exercise and monitor your health condition daily. But even as you tackle your new health challenges, you may face difficulties getting new coverage or keeping up with future treatment costs.

This is what AIA Diabetes Care was created for. A groundbreaking plan for pre-diabetics and Type 2 diabetics aged 30 to 65 years old<sup>1</sup>, it helps you score against diabetes, so you can live life to the fullest.

## **AIA Diabetes Care – providing you with coverage when you need it most**

We believe everyone deserves the coverage they need, especially after being diagnosed with a chronic illness. That is why we designed AIA Diabetes Care to provide coverage for key diabetes-related conditions.

Aside from making sure you and your loved ones have the financial support you need in case the unexpected occurs, the plan also works jointly with AIA Vitality to help you manage your condition better. Each healthy choice you make will be rewarded, encouraging you to lead a healthier lifestyle in the long run.



# Key benefits



## Easier access to protection

Getting coverage after a diagnosis is now easier with AIA Diabetes Care, without the need for medical examinations. Simply answer 5 simple questions for access to the coverage you need.



## Guaranteed coverage for 5 key diabetes-related conditions

Should a critical illness strike, AIA Diabetes Care creates a financial safety net for you, so you can focus on recovery. You'll receive your full coverage amount, or 110% of the total annual premiums paid, whichever is higher, if diagnosed with any of the five diabetes-related critical illnesses covered:



Blindness



Coronary  
Artery By-pass  
Surgery



Heart Attack  
of Specified  
Severity



Kidney  
Failure



Stroke

That's not all. To give you peace of mind, AIA Diabetes Care is guaranteed renewable and the premium will remain the same throughout the whole policy, up to age 80. So you don't have to worry about escalating premiums in your later years.





### **Receive an extra payout for special condition**

Because we know how other health problems could crop up as a result of elevated blood sugar levels over the long term, we'll give you a 20% payout of your coverage<sup>2</sup> amount upon limb amputation<sup>3</sup> as a result of a diabetes-related complication, ensuring you'll have the support you need to adjust your lifestyle.



### **Add-on protection with Cancer Cover**

For extra peace of mind, bolster your plan with an optional Cancer Cover. Upon a diagnosis of early or intermediate stage cancer, you will receive a 20% payout of your coverage amount<sup>4</sup>. If diagnosed with major cancer, you will get a further 100% of your coverage amount. This is in addition to the coverage from the main plan.



## Be empowered to live healthier with **AIA Vitality**


Many chronic diseases affecting Singaporeans today are caused by unhealthy lifestyle choices and a lack of early detection. To help you live a better lifestyle, our innovative wellness programme, AIA Vitality, rewards you for each healthy choice you make, however small.

**AIA Vitality members enjoy up to 15% discount<sup>5</sup> on future premiums**


And because we recognise the importance of managing your condition, the AIA Vitality programme equips you with tools and benefits that enable you to improve your diet with Vitality Nutrition Assessment and even check your progress with exclusive health screening packages. Best of all, you'll get rewarded with AIA Vitality points, every step of the way.


As you get healthier, your AIA Vitality status will improve and you'll get to enjoy up to 15% discount<sup>5</sup> on your future premiums depending on your AIA Vitality status. Start making positive changes to your lifestyle and diet today!


### Did you know


a **1%**   
drop in your  
**HBA1C levels**  
reduces your  
risk of these  
complications  
by



**43%**  
  
Amputation

**12%**  
  
Stroke

**37%**  
  
Microvascular  
Complications

**16%**  
  
Heart  
Failure

Source: BMJ 2000;321:405, Association of glycaemia with macrovascular and microvascular complications of type 2 diabetes (UKPDS 35): prospective observational study, <http://www.bmj.com/content/321/7258/405>

**General Note:**

There are certain 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 contracts for details.

1. To be eligible for coverage, the insured must be a non-smoker, whose diabetic condition was diagnosed after age 25, with no pre-existing diabetes-related complications.
2. Payable only once and provided there is no payout made for the critical illness benefit.
3. 20% of coverage amount is payable upon amputation of a foot or hand at/or above the ankle or wrist, to treat gangrene that has occurred due to a diabetes-related complication.
4. Payable only once and provided there is no payout made for major cancer.
5. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%.

**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 is not a contract of insurance. The precise terms and conditions of these plans, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contracts. You are advised to read the policy contracts.

Buying a life insurance policy can be a long-term commitment. 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. The information is correct as at 15 March 2017.

# 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 Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$185 billion as of 30 November 2016.

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-Pacific, AIA serves the holders of more than 30 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**

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