AIA Health Matters Survey 2016: BRIDGING THE GAPS IN CRITICAL ILLNESS (CI) **PROTECTION IN SINGAPORE**



GAP #1: INSUFFICIENT CRITICAL ILLNESS PROTECTION

Among those diagnosed with CI:







are worried that they may be diagnosed with another CI



have been diagnosed with more than one CI

GAP #2: CRITICAL ILLNESS COVERAGE INADEQUATE TO COVER INCOME LOSS

Did you know?

MediShield Life and Integrated Shield Plans are great for covering some hospitalisation and treatment costs

But we often forget to consider loss of income when CI strikes

As a result:



worry about the financial impact on their family if they were diagnosed with a CI

CI coverage amount insufficient to cover lost income

Average CI coverage amount: Below \$150.000

but covers only:



GAP #3: LACK OF COMPREHENSIVE CRITICAL ILLNESS COVERAGE

Top reasons for Singaporeans wanting to purchase another CI plan



recognise that their current CI plans are not comprehensive enough



say their current CI plans only cover major stage CIs, not early and intermediate

96% of Singaporeans agree that CI protection from early to advanced stages is important or very important



want to be free of financial worries



do not want to burden their families

AIA TRIPLE CRITICAL COVER (AIA TCC)

An innovative critical illness protection plan inspired by and supporting resilient Singaporeans who celebrate life and don't believe in giving up in the face of multiple critical illnesses



Comprehensive Coverage



early, intermediate and major stages, plus 5 special conditions

104 Cl conditions covered across

Death benefit of 100% of your coverage amount (less any CI claims paid), plus \$5,000 compassionate benefit



First in market to fully restore CI coverage amount once 12 months have passed from the previous claim for all stages of CI, even early stage CI

Multiple claims for CI can be made for up to 300% of coverage amount



Guaranteed cash value upon maturity at age 100 or surrender after age 75 or on the 60th policy anniversary, whichever is earlier for AIA TCC Life plan

Reducing risk of CI with AIA Vitality:

Motivates individuals to take small steps towards their personal health goals and be rewarded for their efforts

