

PROTECTION

AIA BEYOND CRITICAL CARE



We've got your back right from the start

AIA Beyond Critical Care is a unique critical illness plan designed to support the needs of you and your loved ones beyond the financials.

POWERED BY

AIA Vitality

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES



**Protecting all that
matters to you
from the very first step**

Life, what makes it all matter? It's about the journey and the people who walk alongside you. And should there be any twists and turns in this journey, we want to be with you every step of the way.

As part of this commitment, we introduce **AIA Beyond Critical Care***, a critical illness plan that offers protection against major stage critical illnesses, rediagnosed or recurred critical illnesses and mental illnesses. It also supports you through your journey to recovery with exclusive access to trusted medical support services – *this is our promise to be with you every step of the way.*



Should you be kept in the pink of health throughout the policy term, we will refund 100%¹ of your premiums (less any claims paid) to you!

*AIA Beyond Critical Care covers you up to age 85 or for a minimum coverage period of 30 years, whichever is later.

Journey with AIA Beyond Critical Care



Wellness & Prevention: We believe that the journey begins with helping you live a healthier and better life.

- **AIA Vitality** An innovative wellness programme.
- **Health Screening Benefit²:** We will reimburse you the cost of your health screening! (up to \$200)
- **AIA Critical Assist:** A dedicated hotline to address all your questions about health, diet and stress management.

Diagnosis & Treatment: We'll cover the financials so you can focus on what really matters.



Financial Support for:

- 43 Major Stage Critical Illnesses and 5 Rediagnosed or Recurred Critical Illnesses
- 5 Mental Illnesses



Support Services: During this trying time, we'll be right by your side, giving you support when it matters most.

- **Medix:** Personalised support from diagnosis to recovery for serious medical conditions.
- **AIA Critical Assist:** A dedicated hotline to address all your critical illness-related needs.

Benefits

1. Critical Illness Benefit

Receive up to 200% of the coverage amount

AIA Beyond Critical Care covers 43 major stage critical illnesses and 5 rediagnosed or recurred critical illnesses.

Upon the first diagnosis, 100%³ of the coverage amount will be paid to you in one lump sum, allowing you to focus solely on recovery. After 12 months have passed from the first claim, your coverage amount will be restored to 100%, allowing you to make a subsequent⁴ claim on the following:

- A different critical illness from the first diagnosis OR
- One of the 5 Rediagnosed or Recurred Critical Illnesses

2. Mental Well-being Benefit⁵

Pays additional 20% of the coverage amount – up to \$50,000 per claim

This plan also provides first-in-market coverage for 5 prominent mental illnesses such as Major Depressive Disorders and Obsessive Compulsive Disorder.

3. 100% Refund of Premium Benefit

This plan also gives you added financial confidence in the knowledge that at the end of the policy term, 100%¹ of the total annual premiums (less any claims paid) of your AIA Beyond Critical Care will be refunded to you in one lump sum.

4. 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	\$10,000 will be paid to you in one lump sum.

5. Optional Premium Waiver Riders

Having to worry about paying your premiums should be the last thing on your mind. With premium waiver riders, such as Critical Protector Waiver of Premium and Early Critical Protector Waiver of Premium, we'll take care of your AIA Beyond Critical Care premiums once you've been diagnosed with any of the covered critical illnesses⁷.

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, and having the 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.

Medix

In addition, you will also have access to Medix Personal Medical Case Management, which offers personalised medical support from diagnosis to recovery.

Key Benefits of Medix:



Access to world-leading specialists



Review and re-evaluate your critical illness condition



Offer medical recommendation based on reviewed diagnosis



Provides ongoing guidance and support for a minimum of 3 months



A 24/7 hotline, available in both English and Mandarin

Note: Medix provides support for all covered conditions under AIA Beyond Critical Care except for Major 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**

Be rewarded when you live healthier.

AIA Vitality supports and motivates you every step of the way towards achieving your health goals. You get rewarded for healthy choices and earn points when you Get Active, Eat Well and complete Health Checks!

What's more, you can get to enjoy up to 15% discount⁸ on future premiums!

How does AIA Beyond Critical Care work?

John (age 30, non-smoker) is married with two kids and is the sole breadwinner of the family. He decides to purchase AIA Beyond Critical Care with a coverage amount of \$100,000 to supplement his protection needs.



Age 30

Purchases
AIA Beyond Critical Care.

Coverage Amount:

\$100,000

Monthly Premium:

\$177.81



Age 50

Diagnosed with
Major Stage Lung Cancer.

He receives 100% of his
coverage amount:

\$100,000

Seeks additional
personalised medical
support from **Medix.**

**Age 52**

The mental stress due to illness resulted in him being diagnosed with **Major Depressive Disorder**.

He receives additional 20% of his coverage amount:

\$20,000

To better manage his condition, he turns to **AIA Critical Assist**, which refers him to a trusted counsellor.

**Age 60**

Suffers a Major Lung Cancer Relapse and receives additional 100% of coverage amount:

\$100,000

His critical illness and death benefit terminates and he no longer needs to pay premiums, however his plan remains in-force, allowing him to enjoy the remaining benefits of this plan.

Total pay-outs received:

\$220,000

Total premiums paid:

\$66,145.32

Covered Benefits

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

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 \$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 contracts 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 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 The insured must be at least 21 years old at the time he/she undergoes the health screening(s) and this benefit will start from the 4th policy year onwards and available once every 3 years thereafter. For more information, please refer to the product summary.
- 3 This benefit excludes Angioplasty & other invasive treatment for Coronary Artery, of which only 10% of the coverage amount, up to S\$25,000 is payable.
- 4 We will only admit a claim for a Covered Rediagnosed or Recurred Critical Illness, if we have previously admitted a claim for a covered critical illness. There is a waiting period of 2 years from the date of the first diagnosis before a 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.
- 5 A total of 5 claims may be made for all covered mental illnesses, with only 1 claim per illness, subject to a waiting period of 3 years between each claim. The total amount payable to you for all covered illnesses under AIA Beyond Critical Care and all other policies issued by us shall be limited to \$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.
- 7 Please refer to the respective supplementary benefit (rider) product summary for the list of covered critical illnesses, definitions and applicable exclusions.
- 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:

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. 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 21 December 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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 in 1919. 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\$221 billion as of 30 June 2018.

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 32 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)

1 Robinson Road, AIA Tower, Singapore 048542
Monday – Friday: 8.45am – 5.30pm
AIA Customer Care Hotline: 1800 248 8000
aia.com.sg