

**PROTECTION**

AIA HEALTHSHIELD GOLD MAX  
AIA MAX ESSENTIAL



**When you've taken care of  
healthcare costs, you can take  
a big bite out of life**

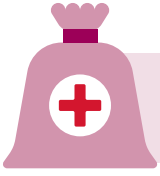


**AIA HealthShield Gold Max is a Medisave-approved  
medical plan that helps you cope with rising  
healthcare costs.**

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



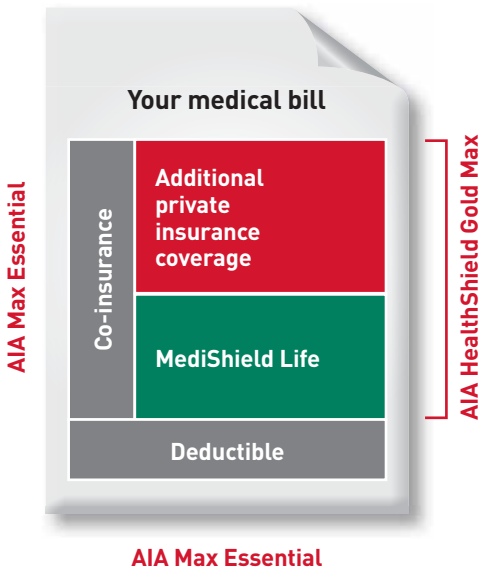
**THE REAL LIFE  
COMPANY**



Healthcare spending in Singapore is expected to rise from over **S\$9 billion** in 2015, to over **S\$13 billion** in 2020\*.

**As the common saying goes: your health is your wealth. This couldn't be more true.**

Unexpected medical expenses could represent a significant threat to your finances. Wise financial planning involves both saving for the things you want and protecting yourself against the unexpected. Isn't it time to consider a plan that helps with both?



**AIA HealthShield Gold Max** comprises 2 components:

- 1) **MediShield Life** which helps to cover large bills in B2/C Class Wards in Public Hospitals and costly outpatient treatment.
- 2) **Additional private insurance coverage** component which provides additional benefits and coverage above MediShield Life such as when customers opt for private hospitalisation or A/B1 Class Wards of Public Hospitals.

**AIA Max Essential** is an optional add-on that reimburses the co-insurance and deductible<sup>1</sup> portions of your medical bill, so you enjoy coverage from the first dollar.

\* Singapore Budget 2015: Healthcare spending to hit over S\$13 billion in 2020, The Business Times, 23 February 2015.

# Affordable lifetime protection against unexpected medical bills.

**AIA HealthShield Gold Max** offers you a choice of 4 Medisave-approved medical expense reimbursement plans to suit your needs and budget.



**AIA HealthShield Gold Max A** offers you a choice of quality private healthcare protection at our AIA Quality Healthcare Partners, consisting of medical specialists who are well qualified in their fields of specialisations. They have at least 5 years of specialist experience, over and above their experience as a medical doctor. You will also be able to enjoy comprehensive 'as charged'<sup>3</sup> protection with one of the highest annual limit of S\$2 million in the market at our AIA Quality Healthcare Partners.

We understand that some illnesses may take a longer time to diagnose and recovery may include extended medical follow-ups with your specialists. That's why, we offer the longest pre- and post-hospitalisation benefits of up to 13 months so you can truly enjoy peace of mind while you recuperate.

If you prefer to enjoy affordable coverage in Public Hospitals, AIA HealthShield Gold Max B, B Lite and Standard plans entitle you to stays in A/B1/B2/C Class Wards.

# Overview of AIA HealthShield Gold Max Plans

Hospital Ward Entitlement	Private Hospital (Standard Room & below)	Public Hospital		
		A Class Ward & below	B1 Class Ward & below	
Plan Type	A	B	B Lite	Standard
<b>Key Benefits at a Glance</b>				
As Charged <sup>3</sup> Coverage	✓	✓	✓	-
Pre- and Post-hospitalisation Benefits	✓ <i>(within 13 months before/after confinement in/ treatment by AIA Quality Healthcare Partners or Public Hospital)</i>	✓ <i>(within 100 days before/after confinement)</i>	✓ <i>(within 100 days before/after confinement)</i>	-
As Charged <sup>3</sup> Outpatient Benefits	✓	✓	✓	-
Other Benefits	✓	✓	✓	-
Limit per Policy Year	S\$2,000,000 <i>(Admission in/ treatment by AIA Quality Healthcare Partners or Public Hospital)</i>	S\$450,000	S\$300,000	S\$150,000
Unlimited Lifetime Claims	✓	✓	✓	✓

**AIA Max Essential** is an optional add-on that complements your AIA HealthShield Gold Max A, B and B Lite plans to cover any deductible<sup>1</sup> or co-insurance portions of your hospital bill, so you can enjoy coverage from the first dollar.

AIA HealthShield Gold Max A customers have the choice to add on any of the 2 riders — AIA Max Essential A or A Saver. With AIA Max Essential A Saver, you will be able to enjoy quality, and yet affordable private hospitalisation when you seek treatment with any of our AIA Quality Healthcare Partners, without worrying about sudden out-of-pocket expenses. And if you wish to source for your own healthcare provider, you can still enjoy coverage from the first dollar with AIA Max Essential A.

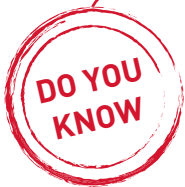
POWERED BY **AIA Vitality**

### The healthier you get, the greater your reward

Aside from making sure you have the support you need if you fall ill, we want to encourage you to take preventive steps by becoming healthier. AIA Vitality, our innovative wellness programme, helps you along your journey to good health, one little step at a time.

AIA Vitality helps you commit to living a healthier lifestyle and make a real change to your health. Each healthy choice you make, however small, earns you rewards. Making healthier choices has never been more rewarding!

AIA Vitality members enjoy up to **15% discount**<sup>4</sup>  
on AIA Max Essential future premiums



- 1) You do not have to stay in the hospital for more than 6 hours to claim for surgical benefits.
- 2) Day surgeries<sup>5</sup> performed in approved medical institutions (e.g. specialists clinics) are also covered under AIA HealthShield Gold Max.

# Benefits of AIA HealthShield Gold Max A, B and B Lite (S\$ and includes GST)

Plan Type	A	B	B Lite
<b>Hospital Ward Entitlement</b>	<b>Private Hospital (Standard Room &amp; below)</b>	<b>Public Hospital (A Class Ward &amp; below)</b>	<b>Public Hospital (B1 Class Ward &amp; below)</b>
<b>1. Hospitalisation and Surgical Benefits</b> Daily Room and Board Benefit Daily ICU Benefit Community Hospital Benefit <b>Surgical Benefit</b> <i>(Includes Organ Transplant Benefit and Stem Cell Transplant Benefit)</i> <ul style="list-style-type: none"> <li>• Surgical Procedures<sup>5</sup></li> <li>• Surgical Implants and Approved Medical Consumables</li> <li>• Stereotactic Radiosurgery</li> </ul>	As Charged		
<b>2. Pre-Hospitalisation Benefit</b>	As Charged <i>(within 100 days before confinement)</i>  <i>(within 13 months before confinement in/ treatment by AIA Quality Healthcare Partners or Public Hospital)</i>	As Charged <i>(within 100 days before confinement)</i>	
<b>3. Post-Hospitalisation Benefit</b> Post-Hospitalisation Treatment	As Charged <i>(within 100 days after confinement)</i>  <i>(within 13 months after confinement in/ treatment by AIA Quality Healthcare Partners or Public Hospital)</i>	As Charged <i>(within 100 days after confinement)</i>	
Extended Post-Hospitalisation Treatment for 30 Critical Illnesses	As Charged <i>(within 100 days after post-hospitalisation treatment<sup>6</sup>)</i>		
<b>4. Accidental Inpatient Dental Treatment Benefit</b>	Subject to the limits under points (1) to (3)		
<b>5. Pregnancy Complications Benefit<sup>7</sup></b>	As Charged		
<b>6. Congenital Abnormalities Benefits</b> For female insured's biological child from birth <sup>8</sup>	20,000 per lifetime Limited to 5,000 per child	16,000 per lifetime Limited to 4,000 per child	12,000 per lifetime Limited to 3,000 per child
For insured	Subject to the limits under points (1) to (3)		
<b>7. Living Donor Organ Transplant Benefits</b> Insured donating an organ <sup>9</sup>	60,000 per transplant	40,000 per transplant	20,000 per transplant
Non-insured donating an organ to the insured	Subject to the limits under points (1) to (3)		
<b>8. Emergency Overseas Medical Treatment Benefit</b>	Subject to the limits under point (1)		
<b>9. Psychiatric Treatment Benefits</b> In-Hospital Psychiatric Treatment	5,000 per policy year	4,000 per policy year	3,500 per policy year
Post-Hospitalisation Psychiatric Treatment <i>(within 200 days after confinement)</i>	5,000 per policy year	2,500 per policy year	1,000 per policy year

Plan Type	A	B		B Lite
Hospital Ward Entitlement	Private Hospital (Standard Room & below)	Public Hospital (A Class Ward & below)		Public Hospital (B1 Class Ward & below)
<b>10. Outpatient Benefits<sup>10</sup></b>				
<b>Type of Hospital</b>	<b>Private Hospital</b>	<b>Private Hospital</b>	<b>Public Hospital</b>	<b>Public Hospital</b>
Radiotherapy for Cancer	As Charged	500 per treatment session <sup>11</sup>	As Charged	As Charged
Stereotactic Radiotherapy for Cancer		4,000 per treatment session <sup>11</sup>		
Chemotherapy for Cancer		36,000 per policy year <sup>11</sup>		
Immunotherapy for Cancer		24,000 per policy year <sup>11</sup>		
Renal Dialysis		36,000 per policy year <sup>11</sup>		
Erythropoietin		7,200 per policy year <sup>11</sup>		
Approved Immunosuppressants Prescribed for Organ Transplant		7,200 per policy year <sup>11</sup>		
<b>11. Final Expense Benefit<sup>12</sup></b>	5,000 per policy	3,500 per policy		2,500 per policy
<b>12. Waiver of Premium for 1-Year Benefit (upon Total and Permanent Disability)<sup>12, 13</sup></b>	Waive one year's premium			
<b>13. Extra Cover for 30 Critical Illnesses Benefit</b>	100,000 per policy year <sup>14</sup> Unlimited per lifetime	75,000 per policy year Unlimited per lifetime	50,000 per policy year Unlimited per lifetime	
<b>Maximum Claim Limit</b> Maximum Limit per Policy Year	600,000 2,000,000 <i>(Admission in/treatment by AIA Quality Healthcare Partners or Public Hospital)</i>	450,000	300,000	
Maximum Limit per Lifetime	Unlimited			
<b>Pro-ration Factor</b>	NIL	Private Hospital/Day Surgery in Private Hospital/Private Outpatient Benefit – 70%	B1 Class Ward – 90% (PR) A Class Ward – 80% Private Hospital – 50% Private Outpatient Benefit – 65% Day Surgery in Private Hospital – 65%	
<b>Deductible (per Policy Year)</b> Below age 82 next birthday <sup>15</sup>				
C Class Ward		1,500		
B2/B2+ Class Ward		2,000		
B1 Class Ward		2,500		
A Class Ward		3,500		
Private Hospital (All ward types, except Day Surgery and Short Stay Ward)		3,500		
Day Surgery/Short Stay Ward		2,000		
<b>Co-insurance</b>		10%		
<b>Last Entry Age (next birthday)</b>		75		
<b>Maximum Coverage Period</b>		Lifetime		

# Benefits of AIA HealthShield Gold Max Standard Plan (S\$ and includes GST)

Plan Type	Standard Plan																
<b>Hospital Ward Entitlement</b>	<b>Public Hospital (B1 Class Ward &amp; below)</b>																
<b>1. Hospitalisation and Surgical Benefits</b>																	
Daily Room and Board Benefit	1,700 per day																
Daily ICU Benefit	2,900 per day																
Community Hospital Benefit	650 per day																
Surgical Benefit	<table border="1"> <thead> <tr> <th>Surgical Procedures<sup>5</sup></th> <th>Claim Limit</th> </tr> </thead> <tbody> <tr> <td>Table 1</td> <td>590</td> </tr> <tr> <td>Table 2</td> <td>1,670</td> </tr> <tr> <td>Table 3</td> <td>3,290</td> </tr> <tr> <td>Table 4</td> <td>4,990</td> </tr> <tr> <td>Table 5</td> <td>8,760</td> </tr> <tr> <td>Table 6</td> <td>11,670</td> </tr> <tr> <td>Table 7</td> <td>16,720</td> </tr> </tbody> </table>	Surgical Procedures <sup>5</sup>	Claim Limit	Table 1	590	Table 2	1,670	Table 3	3,290	Table 4	4,990	Table 5	8,760	Table 6	11,670	Table 7	16,720
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Table 7	16,720																
Surgical Implants and Approved Medical Consumables	9,800 per admission																
Stereotactic Radiosurgery	9,600 per procedure																
In-Hospital Psychiatric Treatment Benefit	500 per day (up to 35 days per policy year)																
<b>2. Outpatient Benefit<sup>10</sup></b>																	
Renal Dialysis	2,750 per month																
Chemotherapy for Cancer	5,200 per month																
External or Superficial Radiotherapy for Cancer	550 per treatment session																
Brachytherapy With or Without External Radiotherapy for Cancer	1,100 per treatment session																
Stereotactic Radiotherapy for Cancer	1,800 per treatment session																
Approved Immunosuppressants Prescribed for Organ Transplant	1,200 per month																
Erythropoietin	450 per month																
<b>Maximum Claim Limit</b>																	
Maximum Limit per Policy Year	150,000																
Maximum Limit per Lifetime	Unlimited																



Plan Type	Standard Plan		
Hospital Ward Entitlement	Public Hospital (B1 Class Ward & below)		
<b>Pro-ration Factor</b>		Singapore Citizen	Singapore Permanent Resident
	C Class Ward	NIL	NIL
	B2/B2+ Class Ward	NIL	NIL
	B1 Class Ward	NIL	90%
	A Class Ward	80%	80%
	Private Hospital	50%	50%
	Outpatient Benefit in Public Hospital	NIL	NIL
	Outpatient Benefit in Private Hospital or Private Medical Institution	65%	65%
	Day Surgery in Public Hospital	NIL	NIL
	Day Surgery in Private Hospital or Private Medical Institution	65%	65%
	Subsidised/Unsubsidised Short Stay Ward in Public Hospital	NIL	NIL
<b>Deductible</b>		Below age 81 next birthday	Age 81 next birthday and above
	C Class Ward	1,500	2,000
	B2/B2+ Class Ward	2,000	3,000
	B1 Class Ward	2,500	3,000
	A Class Ward and Private Hospital	2,500	3,000
	Subsidised Day Surgery/Short Stay Ward	1,500	3,000
	Unsubsidised Day Surgery/Short Stay Ward	2,000	3,000
<b>Co-insurance</b>	10%		
<b>Maximum Coverage Period</b>	Lifetime		

# Benefits of AIA Max Essential

(\$ and includes GST)

Plan Type	A	A Saver	B	B Lite
<b>Hospital Ward Entitlement</b>	Private Hospital (Standard Room & below)		Public Hospital (A Class Ward & below)	Public Hospital (B1 Class Ward & below)
<b>Co-insurance</b>	Covered			
<b>Deductible</b>	As incurred under AIA HealthShield Gold Max A	As incurred under AIA HealthShield Gold Max A <i>(Admission in AIA Quality Healthcare Partners or Public Hospital)</i>  NIL <i>(Admission in non-AIA Quality Healthcare Partners or Private Hospital)</i>	As incurred under AIA HealthShield Gold Max B	As incurred under AIA HealthShield Gold Max B Lite
<b>Daily Hospital Incentive Benefit<sup>16</sup></b>	250 per day <i>(Admission in Public Hospital A/B1/B2/C Class Ward)</i>	150 per day <i>(Admission in Public Hospital B1/B2/C Class Ward)</i>  50 per day <i>(Admission in Public Hospital A Class Ward)</i>	150 per day <i>(Admission in Public Hospital B1/B2/C Class Ward)</i>	75 per day <i>(Admission in Public Hospital B2/C Class Ward)</i>
<b>Immediate Family Member Accommodation Benefit<sup>17</sup></b> <i>(upon physician's or specialist's advice in writing)</i>	Standard charges for an additional bed		Standard charges for an additional bed Up to 70 per day	Standard charges for an additional bed Up to 50 per day
<b>Post-Hospitalisation Alternative Medicine Benefit</b> {for cancer and stroke} <i>(within 100 days after confinement)</i>	5,000 per policy year		3,000 per policy year	1,000 per policy year
<b>Post-Hospitalisation Home Nursing Benefit<sup>17</sup></b> <i>(within 26 weeks after confinement)</i>	500 per day 5,000 per policy year		300 per day 3,000 per policy year	200 per day 2,000 per policy year
<b>Emergency Outpatient Treatment due to Accident Benefit</b>	2,000 per policy year		1,000 per policy year	800 per policy year

# Annual Premiums

Age Next Birthday	MediShield Life Premium (S\$) (Fully payable by Medisave*)	Additional Private Insurance Coverage <sup>18</sup> (S\$ and includes GST)			
		AIA HealthShield Gold Max A	AIA HealthShield Gold Max B	AIA HealthShield Gold Max B Lite	AIA HealthShield Gold Max Standard Plan
1-20	130	155	93	68	50
21-25	195	166	99	70	53
26-30	195	196	99	70	53
31-35	310	260	153	102	72
36-40	310	271	153	102	72
41-45	435	570	298	162	112
46-50	435	570	298	199	128
51-55	630	884	418	215	158
56-60	630	1,043	455	238	191
61-65	755	1,515	664	360	280
66-70	815	2,138	1,287	580	420
71-73	885	2,839	1,779	860	630
74-75 <sup>19</sup>	975	3,145	1,924	1,010	788

\* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the additional premiums. MediShield Life premiums (including any Additional Premiums) can be fully paid by Medisave.

Age Next Birthday	AIA Max Essential (S\$ and includes GST)			
	A	A Saver	B	B Lite
1 - 20	396	205	215	140
21 - 30	396	205	235	160
31 - 40	441	215	260	200
41 - 50	581	275	370	295
51 - 55	716	398	480	320
56 - 60	986	591	695	440
61 - 65	1,490	787	1,005	750
66 - 70	2,128	1,087	1,660	1,125
71 - 73	2,620	1,375	2,170	1,200
74 - 75 <sup>19</sup>	2,667	1,375	2,205	1,200

Premium rates do not remain level throughout the life of the policy and will increase with age. Premiums are not guaranteed and are expected to be adjusted from time to time in line with our claim experience, medical inflation cost and general cost of treatment, supplies or medical services in Singapore. Premiums can only be paid by cash.

**General Note:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contracts for the full list of exclusions. Some of these exclusions may be covered under MediShield Life.

- <sup>1</sup> The deductible portion will not be covered by AIA Max Essential A Saver if you are admitted to non-AIA Quality Healthcare Partners or Private Hospitals.
- <sup>2</sup> Subject to policy year limit and any overall benefit limits.
- <sup>3</sup> We shall pay the eligible expenses incurred, subject to any pro-ration factor, deductible and/or co-insurance, any other benefit limits as stated in the benefit table and the terms and conditions of the policy contract.
- <sup>4</sup> 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 the AIA Vitality Status attained. The discount is capped at 15%.
- <sup>5</sup> Refers to the types of surgical operations listed in the "Table of Surgical Procedures" under the Medisave Scheme operated by the Ministry of Health excluding all surgical operations stated in the General Exclusions and any other surgical operations that are not specified in the "Table of Surgical Procedures". The costs of any surgical implants, approved medical consumables and/or stereotactic radiosurgery procedures are not included in this portion of the benefit.
- <sup>6</sup> For AIA HealthShield Gold Max A, this benefit is not payable if you have made a post-hospitalisation treatment claim for a period of 200 or more days.
- <sup>7</sup> Pregnancy complications covered are ectopic pregnancy, pre-eclampsia or eclampsia, disseminated intravascular coagulation (DIC), miscarriage (after 13 weeks of pregnancy), acute fatty liver pregnancy and choriocarcinoma, hydatidiform mole and postpartum haemorrhage requiring hysterectomy. There is a waiting period of 10 months.
- <sup>8</sup> Reimburse eligible expenses incurred during the first 24 months from date of birth of the child. There is a waiting period of 10 months.
- <sup>9</sup> For insured (as living donor) donating an organ, a waiting period of 24 months applies. The date the recipient of the organ is first diagnosed with organ failure must be after the 24 months waiting period.
- <sup>10</sup> Eligible expenses incurred under the outpatient benefit are not subject to the deductible but are subject to co-insurance.
- <sup>11</sup> If the eligible expenses incurred in a Private Hospital/any other Private Medical Institution exceed the benefit limits for each outpatient treatment, the excess amounts will be subject to the pro-ration factor.
- <sup>12</sup> The final expense benefit and waiver of premium for 1-year benefit (upon Total and Permanent Disability) are not subject to deductible and co-insurance.
- <sup>13</sup> The benefit expires on the policy anniversary occurring on or after the insured's 70<sup>th</sup> birthday. Please refer to the policy contract for the definition of Total and Permanent Disability.
- <sup>14</sup> For AIA HealthShield Gold Max A, this benefit is included in the maximum limit per policy year of S\$2 million.
- <sup>15</sup> For ages 82 and above next birthday, please refer to the product summary.
- <sup>16</sup> Excludes day surgery, short stay ward in an emergency department of a Hospital, hospitalisation in a Community Hospital, hospitalisation overseas due to emergency and hospitalisation due to psychiatric condition.
- <sup>17</sup> These benefits are not payable if the insured is diagnosed and hospitalised due to a psychiatric condition.
- <sup>18</sup> Payable by Medisave subject to the following additional withdrawal limits per insured per policy year. Any excess amount must be paid by cash.
  - S\$300 for age 1 to 40 next birthday
  - S\$600 for age 41 to 70 next birthday
  - S\$900 for age 71 next birthday and above
- <sup>19</sup> For the premium rates for ages 76 next birthday and above, please refer to the product summary.

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

This is only product information provided by us. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost.

AIA HealthShield Gold Max is a Medisave-approved Integrated Shield Plan that comprises MediShield Life administered by the Central Provident Fund Board and an additional private insurance coverage portion administered by AIA. When making a claim, the higher of the benefits computed under both plans will be paid. Please note that you can use your CPF Medisave account to purchase only one Medisave-approved medical insurance scheme per Insured at any one time.

The information is correct as at 5 January 2017.

# About AIA Group

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, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and representative offices in Myanmar and Cambodia.

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\$181 billion as of 31 May 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 29 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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