

PROTECTION

AIA PINK OF HEALTH

Get fresh protection with cash for hospital stays



AIA Pink of Health complements
your basic medical insurance plan

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THE REAL LIFE
COMPANY

AIA Pink of Health + Your basic medical insurance plan = Greater protection

Healthcare costs are rising faster than the average cost of other goods and services¹. A major sickness or an accident that requires hospitalisation could prove to be a huge financial burden. And to add to your troubles, you could potentially lose your income. A basic medical insurance plan will be of some assistance, but it will not cover all of your costs, or compensate for any loss of income.

That is why, in addition to your basic medical insurance plan that covers your medical bills, you can complement it with AIA Pink of Health to provide you with an income for each day you are hospitalised.

Benefits at a glance

Pays you cash for hospital stays

AIA Pink of Health provides you with an income during hospital stays, allowing you to recuperate in peace without worrying about the hospital bills.

Complements your basic medical insurance plan

Enjoy additional benefits such as pre- and post-hospitalisation expenses reimbursement, giving you comprehensive coverage.

Reimburses deductible and co-insurance

If you have a basic medical insurance plan and are also covered under AIA Pink of Health, the deductible and co-insurance portions of your bill may be reimbursed depending on your AIA Pink of Health plan limit.

Greater protection comes with great savings

Getting more protection does not necessarily cost a lot more. If you are covered under AIA HealthShield Gold Max plan, you will enjoy 20% savings on your AIA Pink of Health premium.

Benefits of AIA Pink of Health

Plan Type	Plan 1	Plan 2	Plan 3
Benefits	Benefits Limits (S\$)		
Daily Hospital Income Benefit² Pay up to 500 days per accident or sickness	50/day	100/day	250/day
Daily Accidental Hospital Income Benefit² (Accident) Pay up to 500 days per accident	100/day	200/day	500/day
Intensive Care Unit (ICU) Benefit Pay up to 30 days per accident or sickness	150/day	300/day	750/day
Hospital Expense Reimbursement Reimburse expenses incurred within 365 days from the date of an accident or commencement of sickness	2,000	3,000	6,000
Get Well Benefit (per hospitalisation)	50	100	250
Pre-hospitalisation Tests & Services Reimbursement Reimburse expenses incurred up to 30 days before hospitalisation	250	500	1,000
Post-hospitalisation Tests & Services Reimbursement Reimburse expenses incurred up to 60 days post-hospitalisation	500	1,000	2,000
Emergency Outpatient Treatment Reimbursement (Accident)	200	400	1,000
Day Surgery Reimbursement	200	400	1,000

Note: There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contract for the full list of exclusions.

Premium Tables

For AIA HealthShield Gold Max Insured

Age next Birthday	Annual Premium (in S\$, inclusive of 7% GST)		
	Plan 1	Plan 2	Plan 3
5 or below	201.63	349.79	752.42
6 - 30	155.10	269.06	578.77
31 - 40	181.81	315.31	672.45
41 - 50	202.46	352.47	755.51
51 - 55	287.98	486.85	1,029.02
56 - 60	343.82	588.29	1,255.46
61 - 65	439.58	749.19	1,605.76
66 - 70	542.68	944.23	2,047.79
71 - 73	704.98	1,240.59	2,709.12
74 - 75	798.38	1,405.68	3,071.71
76 - 81 (for renewal only)	904.29	1,591.61	3,485.94

For Non-AIA HealthShield Gold Max Insured

Age next Birthday	Annual Premium (in S\$, inclusive of 7% GST)		
	Plan 1	Plan 2	Plan 3
5 or below	252.03	437.23	940.53
6 - 30	193.88	336.31	723.47
31 - 40	227.27	394.13	840.56
41 - 50	253.07	440.59	944.41
51 - 55	359.96	608.57	1,286.28
56 - 60	429.78	735.36	1,569.34
61 - 65	549.47	936.50	2,007.20
66 - 70	678.34	1,180.30	2,559.75
71 - 73	881.23	1,550.74	3,386.41
74 - 75	997.97	1,757.10	3,839.64
76 - 81 (for renewal only)	1,130.37	1,989.51	4,357.43

Note:

- Your premium will change as you move into the next age group at policy renewal. Premium rates are not guaranteed and are subject to our review.
- This policy is not guaranteed yearly renewable.
- Entry age is 2 weeks to 75 years old (age next birthday).

Example

John, a 28-year-old sales executive is covered under the AIA Pink of Health Plan 3. He was involved in a car accident while going to work and required emergency outpatient treatment. As he suffered serious injuries, he was admitted to the Intensive Care Unit (ICU) for 3 days. In total, he stayed in the hospital for 10 days.

Illustration of benefits payable to John	S\$
Emergency Outpatient Treatment (Accident) Reimbursement	1,000 (max. claimable)
Hospital Expense Reimbursement	6,000 (max. claimable)
Daily Hospital Income Benefit (10 days x S\$250 per day)	2,500
Daily Accidental Hospital Income Benefit (10 days x S\$500 per day)	5,000
Intensive Care Unit (ICU) Benefit (3 days x S\$750 per day)	2,250
Get Well Benefit	250
Post-hospitalisation Tests & Services Reimbursement	2,000 (max. claimable)
Total benefits payable	19,000

- ¹ From 2011 to 2013, the Healthcare Consumer Price Index has risen by 8.5% compared with a rise of 7% in the General Consumer Price Index over the same period. Source: www.moh.gov.sg
- ² For non-Singaporeans or non-Singapore Permanent Residents who are hospitalised while overseas due to sickness or accident, we will pay up to 90 days per sickness or accident.

Important Notes:

This insurance plan is 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 this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

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 termination and the new policy may cost more or have fewer benefits at the same cost.

The information is correct as at 2 January 2015.

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 operations in 17 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 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years 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\$159 billion as of 31 May 2014.

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 28 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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