

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**

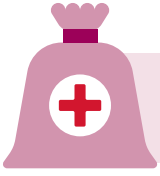


AIA HealthShield Gold Max is a Medisave-approved medical plan that helps you cope with rising healthcare costs.

aia.com.sg



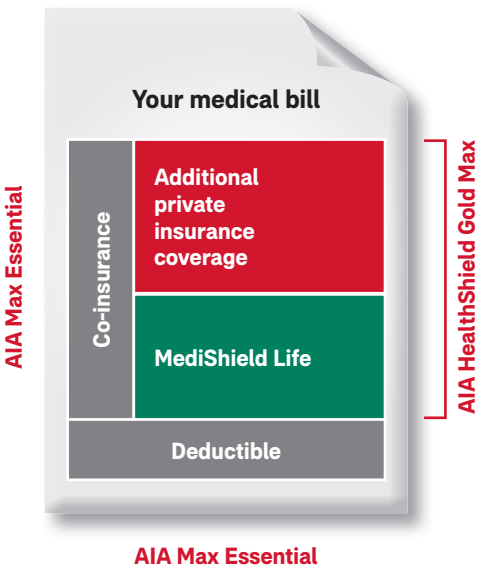
**HEALTHIER, LONGER,
BETTER LIVES**



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

Your health is one of life's greatest assets, so don't forget to protect it.

Unexpected medical expenses could represent a significant threat to your finances. Wise financial planning involves both saving for the things you want and safeguarding 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 deductible¹ portions of your medical bill.

* 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 is a Medisave-approved Integrated Shield plan that complements MediShield Life. It offers 4 plan types, giving you the flexibility to choose between private and public hospitals and ward classes to suit your medical needs and budget. Each plan type covers you for life with no lifetime claim limits², and can be paid by Medisave³.



Enhance your coverage

Build on your AIA HealthShield Gold Max A, B or B Lite plans with the **AIA Max Essential**. This add-on covers the deductible¹ and co-insurance portions of your hospital bill.

AIA HealthShield Gold Max A customers can choose to add on either AIA Max Essential A or A Saver. With AIA Max Essential A Saver, you can enjoy quality yet affordable private hospitalisation when you seek treatment with any private specialists from AIA Quality Healthcare Partners (AQHP), without worrying about sudden out-of-pocket expenses⁴.



AIA Max Essential A Saver covers your deductible if you are treated by any specialists in Public Hospitals or private specialists from AQHP at a more affordable premium.

A comprehensive healthcare solution for your peace of mind

We know how tough, stressful and confusing it can be when faced with illness. To support you through your medical journey, AIA is the first in the market to offer a holistic healthcare solution that consists of quality healthcare and personalised support, so that you're covered from diagnosis to treatment, all the way till recovery.



Preferred Healthcare Partners

Enjoy the convenience and prompt access to trusted specialists from AIA Quality Healthcare Partners (AQHP) and selected Public Hospitals, in just 3 working days[^]. Be assured that your health is in good care as our specialist partners have been diligently chosen for their medical professionalism, experience, skills and quality care.



Medical Concierge Services

Not sure which specialist to go to or simply need help in making a medical appointment with our specialist partners? Let our medical concierge service help make it easy for you, to access the care you need.



Claims Pre-approval

For a financial peace of mind, submit your hospital/surgical bill pre-approval request 3 working days before admission. Upon approval, we will issue a Letter of Guarantee⁵ and settle your pre-approved bill directly with the hospital.



Medix Personal Medical Case Management

AIA has also exclusively partnered with Medix to bring our healthcare solution to the next level by providing you with personalised support from diagnosis to recovery for serious medical conditions and access to over 3,000 leading specialists from around the world.

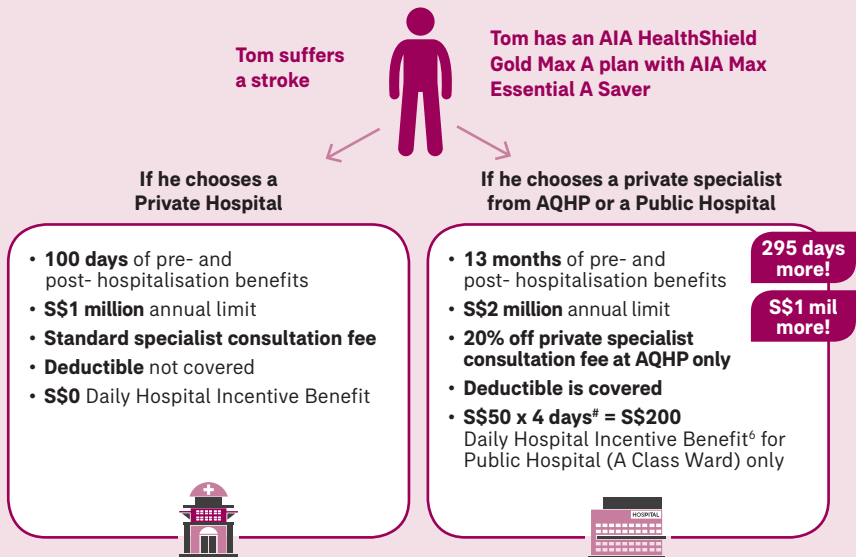
[^] We will try our best to arrange an appointment with your preferred specialist within 3 working days. However, there may be times when this is only possible with an alternative specialist in the same field.

Be Shield Savvy

by maximising your cover

Make the most of your AIA HealthShield Gold Max A plan by choosing to be treated by a private medical specialist from AQHP or at a public hospital. Not only will your deductible be covered, you will also enjoy an additional 295 days of pre- and post-hospitalisation coverage, as well as the highest annual claim limit in the market.

Here's how you could maximise your benefits with smart choices:



[#] Average length of stay in an A Class Ward upon admission for stroke with no serious complications.

Source: Ministry of Health website - Admission for stroke; no serious complications

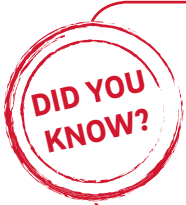
POWERED BY **AIA Vitality**

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 on your journey to better health by rewarding you for every healthy choice you make.

AIA Vitality helps you commit to living a healthier lifestyle and making a real change to your health. Each healthy choice you make, however small, earns you rewards. Start making positive changes to your lifestyle and diet today!

AIA Vitality members enjoy up to **15% discount**⁷
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 surgeries⁸ performed in approved medical institutions (e.g. specialist 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
Hospital Ward Entitlement	Private Hospital (Standard Room & below)	Public Hospital (A Class Ward & below)	Public Hospital (B1 Class Ward & below)
1. Hospitalisation and Surgical Benefits Daily Room and Board Benefit Daily ICU Benefit Community Hospital Benefit Surgical Benefit <i>(includes Organ Transplant Benefit and Stem Cell Transplant Benefit)</i> <ul style="list-style-type: none"> • Surgical Procedures⁹ • Surgical Implants and Approved Medical Consumables • Stereotactic Radiosurgery 	As Charged ⁴		
2. Pre-Hospitalisation Benefit	As Charged ⁴ <i>(within 100 days before confinement)</i> <i>(within 13 months before treatment/confinement by AQHP private specialists/ Public Hospital)</i>	As Charged ⁴ <i>(within 100 days before confinement)</i>	
3. Post-Hospitalisation Benefit Post-Hospitalisation Treatment	As Charged ⁴ <i>(within 100 days after confinement)</i> <i>(within 13 months after treatment/confinement by AQHP private specialists/ Public Hospital)</i>	As Charged ⁴ <i>(within 100 days after confinement)</i>	
Extended Post-Hospitalisation Treatment for 30 Critical Illnesses	As Charged ⁴ <i>(within 100 days after post-hospitalisation treatment⁹)</i>		
4. Accidental Inpatient Dental Treatment Benefit	Subject to the limits under points (1) to (3)		
5. Pregnancy Complications Benefit¹⁰	As Charged ⁴		
6. Congenital Abnormalities Benefits For female insured's biological child from birth ¹¹	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)		
7. Living Donor Organ Transplant Benefits Insured donating an organ ¹²	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) and (3) ¹³		
8. Emergency Overseas Medical Treatment Benefit	Subject to the limits under points (1) and (3) ¹³		
9. Psychiatric Treatment Benefits 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)
10. Outpatient Benefits¹⁴				
Type of Hospital	Private Hospital	Private Hospital	Public Hospital	Public Hospital
Radiotherapy for Cancer	As Charged ⁴	500 per treatment session ¹⁵	As Charged ⁴	As Charged ⁴
Stereotactic Radiotherapy for Cancer		4,000 per treatment session ¹⁵		
Chemotherapy for Cancer		36,000 per policy year ¹⁵		
Immunotherapy for Cancer		24,000 per policy year ¹⁵		
Renal Dialysis		36,000 per policy year ¹⁵		
Erythropoietin		7,200 per policy year ¹⁵		
Approved Immunosuppressants Prescribed for Organ Transplant		7,200 per policy year ¹⁵		
11. Final Expense Benefit¹⁶	5,000 per policy	3,500 per policy		2,500 per policy
12. Waiver of Premium for 1-Year Benefit (upon Total and Permanent Disability)^{16,17}	Waive one year's premium			
13. Extra Cover for 30 Critical Illnesses Benefit	100,000 per policy year ¹⁸ Unlimited per lifetime	75,000 per policy year Unlimited per lifetime	50,000 per policy year Unlimited per lifetime	
Maximum Claim Limit Maximum Limit per Policy Year	1 million 2 million <i>(if treated/admitted by AQHP private specialist/Public Hospital)</i>	450,000	300,000	
Maximum Limit per Lifetime	Unlimited			
Pro-ration Factor	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%	
Deductible (per Policy Year) Below age 82 next birthday ¹⁹				
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		
Co-insurance		10%		
Last Entry Age (next birthday)		75		
Maximum Coverage Period		Lifetime		

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

Plan Type	Standard Plan																	
Hospital Ward Entitlement	Public Hospital (B1 Class Ward & below)																	
1. Hospitalisation and Surgical Benefits																		
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[§]</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 [§]	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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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)																	
2. Outpatient Benefit¹⁴																		
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	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																	
Maximum Claim Limit																		
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)		
Pro-ration Factor		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	
Deductible		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	2,500	3,000
	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	
Co-insurance	10%		
Maximum Coverage Period	Lifetime		

Benefits of AIA Max Essential

(S\$ and includes GST)

Plan Type	A	A Saver	B	B Lite
Hospital Ward Entitlement	Private Hospital (Standard Room & below)		Public Hospital (A Class Ward & below)	Public Hospital (B1 Class Ward & below)
Co-insurance	Covered			
Deductible	As incurred under AIA HealthShield Gold Max A	As incurred under AIA HealthShield Gold Max A <i>(if treated/admitted by AQHP/Public Hospital)</i> NIL <i>(if treated/admitted by non-AQHP/Private Hospital)</i>	As incurred under AIA HealthShield Gold Max B	As incurred under AIA HealthShield Gold Max B Lite
Daily Hospital Incentive Benefit⁵	250 per day <i>(if admitted to Public Hospital A/B1/B2/C Class Ward)</i>	150 per day <i>(if admitted to Public Hospital B1/B2/C Class Ward)</i> 50 per day <i>(if admitted to Public Hospital A Class Ward)</i>	150 per day <i>(if admitted to Public Hospital B1/B2/C Class Ward)</i>	75 per day <i>(if admitted to Public Hospital B2/C Class Ward)</i>
Immediate Family Member Accommodation Benefit²⁰ <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
Post-Hospitalisation Alternative Medicine Benefit <i>(for cancer and stroke) (within 100 days after confinement)</i>	5,000 per policy year		3,000 per policy year	1,000 per policy year
Post-Hospitalisation Home Nursing Benefit²⁰ <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
Ambulance Service Benefit^{20,21} <i>(due to an emergency condition)</i>	250 per confinement /per emergency outpatient treatment		150 per confinement /per emergency outpatient treatment	100 per confinement /per emergency outpatient treatment
Emergency Outpatient Treatment due to Accident Benefit	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 ³ (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	170	93	68	50
21-25	195	174	99	70	53
26-30	195	221	99	70	53
31-35	310	286	153	102	72
36-40	310	299	153	102	72
41-45	435	718	298	162	112
46-50	435	775	298	199	128
51-55	630	1,061	418	215	158
56-60	630	1,355	455	238	191
61-65	755	1,894	664	360	280
66-70	815	2,672	1,287	580	420
71-73	885	3,548	1,779	860	630
74-75 ²²	975	3,931	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) (Payable by cash only)			
	A	A Saver	B	B Lite
1 – 20	640	277	215	140
21 – 30	640	277	235	160
31 – 40	839	299	260	200
41 – 50	1,413	398	370	295
51 – 55	1,741	576	480	320
56 – 60	2,398	729	695	440
61 – 65	3,623	984	1,005	750
66 – 70	4,689	1,357	1,660	1,125
71 – 73	4,975	1,628	2,170	1,200
74 – 75 ²²	5,462	1,819	2,205	1,200

Note: Premium rates will increase with age and are not guaranteed.

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.

- ¹ 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.
- ² Subject to policy year limit and any overall benefit limits.
- ³ 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
- ⁴ 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.
- ⁵ The Letter Of Guarantee will be issued if your hospital bill pre-approval is successful.
- ⁶ 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.
- ⁷ 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%.
- ⁸ 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.
- ⁹ 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.
- ¹⁰ 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.
- ¹¹ Reimburse eligible expenses incurred during the first 24 months from date of birth of the child. There is a waiting period of 10 months.
- ¹² 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.
- ¹³ Provided the post-hospitalisation treatment and tests are done in Singapore and within such period as stated in the Benefit Table.
- ¹⁴ Eligible expenses incurred under the outpatient benefit are not subject to the deductible but are subject to co-insurance.
- ¹⁵ 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.
- ¹⁶ 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.
- ¹⁷ The benefit expires on the policy anniversary occurring on or after the insured's 70th birthday. Please refer to the policy contract for the definition of Total and Permanent Disability.
- ¹⁸ For AIA HealthShield Gold Max A, this benefit is included in the maximum limit per policy year of S\$2 million.
- ¹⁹ For ages 82 and above next birthday, please refer to the product summary.
- ²⁰ These benefits are not payable if the insured is diagnosed and hospitalised due to a psychiatric condition.
- ²¹ This benefit is payable only when incurred due to an emergency condition arising from an illness/accidental injury that requires confinement or an accidental injury that requires emergency outpatient treatment.
- ²² For the premium rates for ages 76 and above next birthday, 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 29 June 2018.

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\$216 billion as of 30 November 2017.

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
(Reg. No. 201106386R)

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