



ENJOY SPECIAL DISCOUNTED PREMIUM RATES OF UP TO 4.4% YEARLY

Exclusively for Public Service Officers and Employees of AIA Nominated Companies

Hospital bills in Singapore are on the rise. As a foreigner¹ working or living here, a large medical bill can create an overwhelming financial strain on you, especially if corporate medical insurance does not cover medical bills on an 'as charged' basis. In an instance, all your hard-earned money could be wiped out.

That is why we've made AIA HealthShield Gold Max Special A available to you. So you can be assured of the same comprehensive medical benefits² at an affordable rate, for a greater peace of mind while you work or live in Singapore.



Discounted premium rates for AIA HealthShield Gold Max Special A are extended to your family (spouse and/or unmarried children) too!

Have a look at the annual premiums³

Age Next Birthday	AIA HealthShield Gold Max Special A (S\$ and includes 8% GST) ⁴	
	Dependants of Singapore Citizens (SC)/Singapore Permanent Residents (SPR) ⁵	Non-dependants of SC/SPR
1 – 20	382.40	401.70
21 – 25	488.50	512.70
26 – 30	558.10	586.40
31 – 35	764.00	802.40
36 – 40	805.40	845.80
41 – 45	1,464.50	1,538.20
46 – 50	1,544.20	1,622.00
51 – 55	2,252.80	2,365.90
56 – 60	2,648.50	2,780.70
61 – 65	3,525.60	3,702.20
66 – 70	4,782.20	5,021.40
71 – 73	6,099.40	6,404.20
74 – 75 ⁶	6,754.50	7,092.60

Premium rates will increase with age and are not guaranteed.



HEALTHIER, LONGER,
BETTER LIVES

Enhance your AIA HealthShield Gold Max Special A with AIA Max VitalHealth A/A Value for added security while keeping your out-of-pocket medical expenses to the minimum. AIA Max VitalHealth A/A Value covers the deductible and/or co-insurance incurred under AIA HealthShield Gold Max Special A, subject to a co-payment. The co-payment per policy year will be capped if you are treated or admitted by AIA Preferred Providers⁷, or non-AIA Preferred Providers with pre-authorisation or due to emergency confinement. For more information on AIA Max VitalHealth A/A Value benefits, you can refer to the AIA HealthShield Gold Max/AIA Max VitalHealth brochure.

AIA Max VitalHealth A Annual Premiums (in S\$)

Age Next Birthday	Payable by cash only (inclusive of 8% GST) ⁴			
	Dependants of SC/SPR ⁵		Non-dependants of SC/SPR	
	AIA Max VitalHealth A	AIA Max VitalHealth A Value	AIA Max VitalHealth A	AIA Max VitalHealth A Value
1 – 15	642.95	343.17	661.12	353.27
16 – 20	642.95	311.88	661.12	320.97
21 – 30	642.95	311.88	661.12	320.97
31 – 40	712.59	348.22	733.79	358.31
41 – 45	881.15	430.99	908.41	444.11
46 – 50	994.20	541.00	1,025.49	557.15
51 – 55	1,415.10	693.42	1,457.49	714.61
56 – 60	1,821.86	965.94	1,878.39	995.21
61 – 65	2,453.71	1,298.01	2,527.40	1,337.38
66 – 70	3,346.99	1,714.87	3,445.90	1,766.35
71 – 73	3,989.94	2,069.15	4,110.05	2,131.73
74 – 75 ⁶	4,490.57	2,264.97	4,625.83	2,332.59
Optional: Emergency and Outpatient Care Booster				
For all ages	62.57	62.57	64.59	64.59

Premium rates (except premium rate for optional Emergency and Outpatient Care Booster) will increase with age and are not guaranteed.

- Refers to foreigners who are dependants (i.e. legal spouse and unmarried children) of Singapore Citizens (SC) or Singapore Permanent Residents (SPR) with a Valid Pass, as well as foreigners who are non-dependants of SC/SPR and are working, studying or residing in Singapore and have a Valid Pass. Please refer to the Product Summary for the list of accepted Valid Passes.
- AIA HealthShield Gold Max Special A is not available as an integrated MediSave-approved medical insurance plan, should the Insured be a foreigner.
- Policy Owners who are SC/SPR may use their MediSave funds to pay for AIA HealthShield Gold Max Special A premiums for their dependants (i.e. legal spouse and unmarried children) who are foreigners, subject to MediSave Withdrawal Limits. Please refer to the Product Summary for the MediSave Withdrawal Limits. For foreigners who are non-dependants of SC/SPR, AIA HealthShield Gold Max Special A premiums can only be paid via cash.
- Please refer to the Product Summary for the monthly premiums. For AIA HealthShield Gold Max Special A, monthly payment mode is only available to Insureds who are foreigners, provided the premiums payable under AIA HealthShield Gold Max Special A are fully paid by cash and not paid by CPF MediSave.
- Premium rates for Insureds who are dependants of SC/SPR are applicable only if the Policy Owners are SC/SPR.
- AIA Preferred Providers refer to all public hospitals and our AIA Quality Healthcare Partner private specialists in Singapore which may be introduced or amended by us from time to time at our discretion.
- For the premium rates for ages 76 and above next birthday, please refer to the Product Summary.

An AIA Nominated Company is a company selected by AIA. AIA reserves the right to nominate any company it chooses to be an AIA Nominated Company at its sole discretion. The discounted premium rates will cease if certain events as set out in the Policy Contract occur, such as leaving the Public Service or an AIA Nominated Company. Thereafter, the standard premium rates apply to you and your spouse/unmarried children from the next policy anniversary. Please refer to the AIA HealthShield Gold Max/AIA Max VitalHealth brochure for the standard premium rates.

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 insert 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.

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.

Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. The information is correct as at 1 January 2023.