



ENJOY UP TO 7.3% YEARLY PREMIUM DISCOUNT¹

Exclusively for Public Service Officers and Employees of AIA Nominated Companies

AIA HealthShield Gold Max Special is a guaranteed yearly renewable MediSave-approved Integrated Shield plan that allows you to enjoy up to 7.3% savings¹ on your premiums while providing the same benefits as AIA HealthShield Gold Max. You will continue to enjoy the premium discount upon renewal, as long as you are still working in the Public Service or for an AIA Nominated Company.

Discounted premium rates are extended to your family too!

Sign up for your spouse and/or unmarried children and enjoy the same discounted premium rates!

Annual Premiums (S\$)

Age Next Birthday	MediShield Life Premium ² (Fully payable by MediSave)	Additional Private Insurance Coverage ³ (includes 8% GST)		
		AIA HealthShield Gold Max Special A	AIA HealthShield Gold Max Special B	AIA HealthShield Gold Max B Lite
1 – 20	146.36	236.10	95.88	68.63
21 – 25	252.34	236.10	101.94	70.65
26 – 30	252.34	305.80	101.94	70.65
31 – 35	393.64	370.40	158.46	102.95
36 – 40	393.64	411.80	158.46	102.95
41 – 45	529.91	934.60	311.88	163.51
46 – 50	529.91	1,014.30	311.88	200.85
51 – 55	807.48	1,445.30	434.01	217.00
56 – 60	807.48	1,841.00	469.34	240.22
61 – 65	1,029.53	2,496.10	686.35	363.36
66 – 70	1,110.28	3,675.00	1,298.01	585.42
71 – 73	1,206.17	4,893.30	1,802.69	868.03
74 – 75 ⁴	1,332.34	5,422.20	1,947.02	1,019.43

Premium rates will increase with age and are not guaranteed.



HEALTHIER, LONGER,
BETTER LIVES

Enhance your AIA HealthShield Gold Max Special with AIA Max VitalHealth for added security while keeping your out-of-pocket medical expenses to the minimum. AIA Max VitalHealth covers the deductible and co-insurance incurred under AIA HealthShield Gold Max Special, subject to a co-payment and cap per policy year if you are treated or admitted by AIA Preferred Providers⁵ or non-AIA Preferred Providers with pre-authorisation. For more information on AIA Max VitalHealth's benefits, you can refer to the AIA HealthShield Gold Max/AIA Max VitalHealth brochure.

AIA Max VitalHealth Annual Premiums (in S\$)

Age Next Birthday	Payable by cash only (inclusive of 8% GST)			
	AIA Max VitalHealth A	AIA Max VitalHealth A Value	AIA Max VitalHealth B	AIA Max VitalHealth B Lite
1 – 15	642.95	343.17	195.81	127.17
16 – 20	642.95	311.88	195.81	127.17
21 – 30	642.95	311.88	213.98	145.34
31 – 40	712.59	348.22	236.18	181.68
41 – 45	881.15	430.99	336.11	268.48
46 – 50	994.20	541.00	336.11	268.48
51 – 55	1,415.10	693.42	436.03	290.69
56 – 60	1,821.86	965.94	631.85	399.70
61 – 65	2,453.71	1,298.01	913.45	681.30
66 – 70	3,346.99	1,714.87	1,507.96	1,022.46
71 – 73	3,989.94	2,069.15	1,971.25	1,090.09
74 – 75 ⁴	4,490.57	2,264.97	2,003.55	1,090.09
Optional: Emergency and Outpatient Care Booster				
For all ages	62.57	62.57	N/A	N/A

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

- ¹ The discount is based on premium rate for additional private insurance coverage portion (after GST).
- ² 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 extra loading) can be fully paid by MediSave.
- ³ Payable by MediSave, subject to the Additional Withdrawal Limits per Insured per policy year. Please refer to the AIA HealthShield Gold Max brochure for more details. Any excess amount must be paid by cash.
- ⁴ For the premium rates for ages 76 and above next birthday, please refer to the product summary.
- ⁵ 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.

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.