

AIA HEALTHSHIELD GOLD MAX A
AIA MAX VITALHEALTH A (FOR FOREIGNERS)

NOW COVERING FOREIGNERS¹ TOO!



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, especially if corporate medical insurance does not cover medical bills on an 'as charged' basis.

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

Have a look at the annual premiums³

Age Next Birthday	AIA HealthShield Gold Max A (S\$ and includes GST) ⁴	
	Dependants of Singapore Citizens (SC)/Singapore Permanent Residents (SPR) ⁵	Non-dependants of SC/SPR
1 – 20	374	393
21 – 25	479	503
26 – 30	546	573
31 – 35	750	788
36 – 40	791	830
41 – 45	1,430	1,501
46 – 50	1,507	1,583
51 – 55	2,198	2,308
56 – 60	2,576	2,705
61 – 65	3,419	3,590
66 – 70	4,627	4,859
71 – 73	5,879	6,172
74 – 75 ⁶	6,509	6,835

Premium rates will increase with age and are not guaranteed.



HEALTHIER, LONGER,
BETTER LIVES

Enhance your AIA HealthShield Gold Max A with AIA Max VitalHealth A for added security while keeping your out-of-pocket medical expenses to the minimum. AIA Max VitalHealth A covers the deductible and co-insurance incurred under AIA HealthShield Gold Max A, subject to a 5% co-payment and cap at S\$3,000 per policy year if you are treated or admitted by AIA Preferred Providers⁷ or non-AIA Preferred Providers with pre-authorisation. For more information on AIA Max VitalHealth A's 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 GST) ⁴			
	Dependants of SC/SPR ⁵		Non-dependants of SC/SPR	
	Without Emergency and Outpatient Care Booster	With Emergency and Outpatient Care Booster	Without Emergency and Outpatient Care Booster	With Emergency and Outpatient Care Booster
1 – 20	540	602	555	619
21 – 30	540	602	555	619
31 – 40	598	660	616	680
41 – 45	740	802	763	827
46 – 50	835	897	861	925
51 – 55	1,188	1,250	1,224	1,288
56 – 60	1,530	1,592	1,577	1,641
61 – 65	2,060	2,122	2,122	2,186
66 – 70	2,810	2,872	2,893	2,957
71 – 73	3,350	3,412	3,451	3,515
74 – 75 ⁶	3,770	3,832	3,884	3,948

Premium rates will increase with age and are not guaranteed.

- Refers to foreigners who are dependants (i.e. legal spouse, parents and children) of Singapore Citizen (SC) or Singapore Permanent Resident (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 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 A premiums for their dependants (i.e. legal spouse, parents and children) who are foreigners, subject to the 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 A premiums can only be paid via cash.
- Please refer to the Product Summary for the monthly premiums. For AIA HealthShield Gold Max A, monthly payment mode is only available to Insureds who are foreigners, provided the premiums payable under AIA HealthShield Gold Max 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.
- For the premium rates for ages 76 and above next birthday, please refer to the Product Summary.
- 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.

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. You are recommended to read the product summary and seek advice from a qualified AIA Financial Services Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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 20 September 2021.