

AIA HEALTHSHIELD GOLD MAX SPECIAL A
AIA MAX ESSENTIAL A (FOR FOREIGNERS)

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 constantly on the rise. As a foreigner¹ working or living here, a large medical bill can create an overwhelming financial strain on you, especially since most corporate medical insurance do not cover medical bills on an 'as charged' basis. In an instance, all your hard-earned money can be wiped out.

That's why, we've made our 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 GST) ⁴	
	Dependants of Singapore Citizens (SC)/Singapore Permanent Residents (SPR) ⁵	Non-dependants of SC/SPR
1 – 20	291	306
21 – 25	359	377
26 – 30	403	423
31 – 35	578	607
36 – 40	591	621
41 – 45	1,109	1,164
46 – 50	1,163	1,221
51 – 55	1,627	1,708
56 – 60	1,906	2,001
61 – 65	2,546	2,673
66 – 70	3,345	3,512
71 – 73	4,255	4,468
74 – 75 ⁶	4,709	4,944



What's more, you can complement your cover with our AIA Max Essential add-on, which covers the deductible⁷ and co-insurance portions of your hospital bill and gives you a host of other benefits like an ambulance service benefit⁸, daily hospital cash, nursing care after your hospital stay and much more!

You can choose to add on either AIA Max Essential A or A Saver. With AIA Max Essential A Saver, you can enjoy quality private hospitalisation when you seek treatment with private specialists from AIA Quality Healthcare Partners, at a more affordable premium.

Have a look at the annual premiums⁹

Age Next Birthday	AIA Max Essential A (S\$ and includes GST) ⁴ (Payable by cash only)		AIA Max Essential A Saver (S\$ and includes GST) ⁴ (Payable by cash only)	
	Dependants of SC / SPR ⁵	Non-dependants of SC/SPR	Dependants of SC / SPR ⁵	Non-dependants of SC/SPR
1 – 20	640	659	277	285
21 – 25	640	659	277	285
26 – 30	640	659	277	285
31 – 35	839	864	299	308
36 – 40	839	864	299	308
41 – 45	1,413	1,455	398	410
46 – 50	1,413	1,455	398	410
51 – 55	1,741	1,793	576	593
56 – 60	2,398	2,470	729	751
61 – 65	3,623	3,732	984	1,014
66 – 70	4,689	4,830	1,357	1,398
71 – 73	4,975	5,124	1,628	1,677
74 – 75 ⁶	5,462	5,626	1,819	1,874

Premium rates will increase with age and are not guaranteed.

¹ 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.

² AIA HealthShield Gold Max Special A is not available as an integrated Medisave-approved medical insurance plan, should the Insured be a foreigner.

³ 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.

⁴ 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.

⁵ Premium rates for Insureds who are dependants of SC/SPR are applicable only if the Policy Owners are SC/SPR.

⁶ For the premium rates for ages 76 and above next birthday, please refer to the Product Summary.

⁷ 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.

⁸ 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.

⁹ AIA Max Essential A premiums may only be paid by cash.

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.

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. 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. The information is correct as at 11 Jul 2018.