PROTECTION

AIA PLATINUM HEALTH

Real assurance is enjoying quality healthcare when you need it

Enjoy comprehensive hospitalisation and surgical coverage.

aia.com.sg

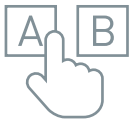
THE REAL LIFE COMPANY

Coverage with your choice of quality healthcare

When you're on your way to the top, living life to the fullest means living it well. That's why you deserve nothing less than the best, especially when it comes to your protection.

AIA Platinum Health provides the protection you need so you can live your jet-setting lifestyle confidently. The comprehensive coverage that the plan offers lasts a lifetime. Should you need it, you'll have access to reputable healthcare services 24/7.

Greater assurance of keeping up with your lifestyle



Freedom to choose the medical care you need

Get the best medical care available with a high overall lifetime payout limit of S$5 million[1].

Keep your wealth secure

Protect your wealth right from the beginning with "as charged" benefits that take care of your hospitalisation costs[2], including pre-hospitalisation and post-hospitalisation.

Get your expenses reimbursed

Be assured of "as charged" coverage under the outpatient medical treatment expenses benefit, which takes care of expenses incurred by day surgery and emergency accidental outpatient treatment.

Unwavering support for your health

Ensure you get the right treatment with the flexibility to seek a free second medical opinion upon diagnosis of any of the 30 medical conditions covered. What's more, you can also enjoy complimentary health screening worth S$130[3].

Benefits of AIA Platinum Health

Benefit	Limit (S$)
Overall Limit Per Policy Year	750,000
Overall Lifetime Policy Limit	5,000,000
Maximum Coverage Period	Lifetime
Area of Cover Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Vietnam, China, Hong Kong, Macau, Taiwan and India	
1. Hospitalisation Benefits	
Hospital Daily Room and Board	Standard room accommodation charges
Intensive Care Unit (ICU)	As charged
Physician or Specialist Consultation Fee	As charged
Miscellaneous Hospital Services	As charged
In-Hospital Psychiatric Treatment[4]	8,000 per policy year 16,000 lifetime policy limit
Relative Accommodation	Standard charge for an additional bed for a relative
2. Surgical Benefit	As charged
3. Pre-hospitalisation Benefits (up to 90 days before hospitalisation)	As charged
4. Post-hospitalisation Benefits	
Post-hospitalisation Treatment (up to 90 days post-hospitalisation)	As charged (includes treatment by Physiotherapist as advised by physician, Traditional Chinese Medicine (TCM), Chiropractor & Acupuncturist, up to 500 per policy year)
Home Nursing (up to 26 weeks (per policy year) upon discharge from hospital)	As charged
5. Outpatient Medical Treatment Expenses Benefit	
Day Surgery	As charged
Emergency Accidental Outpatient Treatment (within 24 hours of the accident, up to 30 days)	As charged
Outpatient Kidney Dialysis	300,000 per policy year
Outpatient Cancer Treatment	300,000 per policy year
6. Accidental Dental Treatment Benefit (within 72 hours of the accident)	As charged
7. Major Organ / Bone Marrow Transplant Benefit[5]	300,000 per policy year
8. AIDS/HIV[6]	50,000 lifetime policy limit
9. Medical Support and Services Benefits	
Ambulance Fee	As charged
Hospice/Palliative Treatment	5,000 lifetime policy limit
Emergency Medical Evacuation and Repatriation of Mortal Remains	As charged (not subject to deductible)
10. Complimentary Benefits[7]	
Medical Second Opinion Upon diagnosis of any of the 30 medical conditions covered.	
Health Screening Starting from the 1st policy year. Subsequently, once every 2 policy years. Available for insured aged 21 and above.	

Note:
There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. A waiting period of at least 30 days applies for illness. You are advised to read the policy contract for the full list of exclusions.

Premium Table

Age	Annual Premium Rates (S$, include GST)			
	1,000 Deductible		3,000 Deductible	
	Male	Female	Male	Female
0-15	1,110.30	1,110.30	935.40	935.40
16-20	1,252.30	1,342.40	1,055.10	1,130.90
21-25	1,495.30	1,718.20	1,262.40	1,447.80
26-30	1,632.30	1,920.10	1,375.30	1,618.00
31-35	1,783.30	2,336.10	1,502.50	1,984.30
36-40	2,175.20	2,549.20	1,912.10	2,165.30
41-45	2,674.90	2,873.40	2,350.80	2,440.50
46-50	3,007.40	3,228.20	2,643.50	2,742.10
51-55	3,379.10	3,450.10	2,853.40	2,925.00
56-60	4,126.30	4,060.10	3,484.20	3,428.40
61-65	6,785.30	6,146.30	5,804.90	5,190.00

Note:

- The deductible is the fixed amount that you have to pay in a policy year before any policy benefits are paid out.
- Your premium will change when you move into the next age group at policy renewal. Premium rates are not guaranteed and are subject to our review. The policy is not guaranteed yearly renewable.
- Entry age is 2 weeks to 65 years old (age last birthday). Please refer to Product Summary for premium rates applicable to age 66 and above.

Example

Mr Lee, a 40-year-old Singaporean businessman, purchased AIA Platinum Health with an annual premium of S$1,912. After experiencing severe abdominal pains, Mr Lee visited a specialist and was diagnosed with prostate cancer. The specialist consultation fee was S$500.

He was admitted to a hospital in Singapore and underwent surgery. He was hospitalised for 12 days with a bill amounting to S$23,502 (including surgical fees of S$12,682). The doctor recommended a full-time nurse to attend to him for 3 months, which cost S$6,500.

Mr Lee had post-hospitalisation treatment within 90 days after he was discharged from the hospital, and received chemotherapy treatments for 6 months. The post-hospitalisation treatment cost S$4,525 and the chemotherapy treatments cost S$25,146.

Illustration of Benefits payable to Mr Lee	S$
Hospitalisation Benefits • Hospital Daily Room and Board • Physician or Specialist Consultation Fee • Miscellaneous Hospital Services	10,820
Surgical Benefits • Operation Theatre • Surgical Fees • Anesthesia Fee	12,682
Pre-hospitalisation Benefits	500
Post-hospitalisation Benefits • Post-hospitalisation Treatment • Home Nursing	 4,525 6,500
Outpatient Cancer Treatment **Chemotherapy**	25,146
Deductible	(3,000)
Total Benefits payable	**57,173**

1. Subject to policy year limit and any overall benefit limits.
2. Hospitalisation Benefit includes but not limited to Intensive Care Unit (ICU) and Physician or Specialist Consultation Fee.
3. Available for age 21 and above.
4. Benefit is payable if the condition was first diagnosed after the insured has been covered for a continuous period of 10 months from the date of policy issue date or reactivated date, whichever is later.
5. Excludes stem cell transplants, the acquisition cost of the organ, and the expenses incurred by the donor.
6. Benefit is payable if HIV was first diagnosed after the insured has been covered for a continuous period of 5 years from the date of policy issue date or reactivated date, whichever is later.
7. The Complimentary Benefits are not guaranteed.

Important Notes:

This insurance plan is 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 this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

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 termination and the new policy may cost more or have fewer benefits at the same cost.

The information is correct as at 20 March 2017.

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$185 billion as of 30 November 2016.

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
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