

AIA PLATINUM HEALTH

REAL ASSURANCE IS ENJOYING QUALITY HEALTHCARE WHEN YOU NEED IT

Enjoy comprehensive hospitalisation and surgical coverage for a lifetime.



HEALTHIER, LONGER,
BETTER LIVES

Health is for life, and so should be your protection.

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. With our plan, you will enjoy comprehensive medical coverage that can last a lifetime. Should you need it, you'll also have access to reputable healthcare services 24/7.

Comprehensive coverage with choice of quality healthcare



Freedom to choose the medical care you need

Get the best medical care available with a high overall lifetime payout limit of S\$5 million¹.



Protect your wealth from the start

From pre-hospitalisation to post-hospitalisation, your hospitalisation costs² will be taken care of with "as charged" benefits.



Be covered beyond hospitalisation

Under the outpatient medical treatment expenses benefit, your expenses incurred by day surgery and emergency accidental outpatient treatment will be covered with "as charged" benefits.



Enjoy unwavering support for your well-being

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\$130³.

Benefits of AIA Platinum Health

Benefits		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.		

Premium Table

Age	Annual Premium Rates (S\$, include GST)			
	1,000 Deductible		3,000 Deductible	
	Male	Female	Male	Female
0-15	1,176.80	1,176.80	1,007.30	1,007.30
16-20	1,327.20	1,423.10	1,118.30	1,198.00
21-25	1,584.60	1,820.80	1,338.30	1,534.20
26-30	1,730.00	2,034.80	1,457.40	1,714.80
31-35	1,890.50	2,947.20	1,592.70	2,503.10
36-40	2,305.30	3,152.10	2,026.70	2,676.70
41-45	3,172.30	3,552.80	2,659.60	2,874.60
46-50	3,567.00	3,910.20	3,008.80	3,185.40
51-55	4,110.00	4,178.60	3,431.70	3,501.40
56-60	5,018.40	4,815.50	4,202.90	4,136.20
61-65	8,252.40	7,289.40	6,886.70	6,091.40

- 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 may be adjusted. Annual policy renewal is not guaranteed.
 - Entry age is 2 weeks to 65 years old (age last birthday). Please refer to Product Summary for premium rates for age 66 and above.

Example

Mr Lee, a 40-year-old Singaporean businessman, purchased AIA Platinum Health with an annual premium of S\$2,026.70. 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 <ul style="list-style-type: none">• Hospital Daily Room and Board• Physician or Specialist Consultation Fee• Miscellaneous Hospital Services	10,820
Surgical Benefits <ul style="list-style-type: none">• Operation Theatre• Surgical Fees• Anesthesia Fee	12,682
Pre-hospitalisation Benefits <ul style="list-style-type: none">• Specialist Consultation Fee	500
Post-hospitalisation Benefits <ul style="list-style-type: none">• Post-hospitalisation Treatment• Home Nursing	4,525 6,500
Outpatient Cancer Treatment <ul style="list-style-type: none">• Chemotherapy	25,146
Deductible	(3,000)
Total benefits payable	57,173

Terms and Conditions:

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.

- 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 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 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.

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.

AIA Singapore Private Limited

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