

SECTION A: APPLICATION DETAILS

- 1. WHAT IS THE APPLICATION PERIOD FOR AIA YOUR HAPPINESS COVER?
 - From 18 October 2021 to 31 January 2022 (or upon full redemption of 150,000 policies, whichever is earlier)
- 2. I RECEIVED THE APPLICATION LINK AND ACCESSED THE LINK VIA THE INTERNET EXPLORER BROWSER. BUT I AM FACING SOME TECHNICAL ISSUES AS THE FORM IS NOT LOADING WELL, WHAT SHOULD I DO?
 - To deliver the best experience to you, we have ensured that our site is able to be hosted on most browsers, however due to certain specifications, you may face loading issues when Internet Explorer is being used. For a seamless experience, please use Google Chrome.

3. AM I ELIGIBLE TO APPLY FOR AIA YOUR HAPPINESS COVER?

- Yes, if all the following conditions are met:
 - 1. All Insured person(s) must be a Singapore Resident^ and hold a valid NRIC / FIN.
 - 2. All Insured person(s) must be within the age limit of 18 years old to 65 years old (age last birthday)

^For the full definition of a Singapore Resident, please refer to the policy contract.

4. I AM CURRENTLY NOT AN AIA CUSTOMER. CAN I APPLY?

• Yes. This offer is open to both AIA & Non-AIA Customers. Please contact an AIA Financial Services Consultant/Insurance Representative to apply.

5. WILL I RECEIVE ANY HARD COPY POLICY DOCUMENTS?

No. You will receive an email confirmation within 1 working day with a link to the policy contract. Alternatively, you may retrieve your policy contract at the following link: https://www.aia.com.sg/content/dam/sg/en/docs/campaigns-promotions/your-happiness-matters-policy.pdf

6. DO I NEED TO PURCHASE ANY AIA PLANS OR PAY ANY FEES FOR THIS FREE AIA YOUR HAPPINESS COVER ?

• No, this offer is complimentary and offered by AIA. No additional purchase is required.

7. I AM A CORPORATE CUSTOMER OF AIA AND HAVE BEEN PROMPTED TO KEY IN MY CORPORATE POLICY NUMBER. WHAT IS IT?

- This is your 10-digit corporate policy number starting with 5 zeros in front (e.g. 0000012345)
- You can retrieve your policy number from your AIA eBenefits portal.
- Alternatively, you can contact your HR to check on your policy number.

SECTION B: COVERAGE

8. WHEN DOES THIS FREE AIA YOUR HAPPINESS COVER START AND END?

- Start Date : 18 October 2021 or date of application (Whichever is later)
- End Date : 31 March 2022

9. WHAT AM I COVERED FOR UNDER THE AIA YOUR HAPPINESS COVER?

A. Basic Health Screening

We will cover the cost of your basic health screening done by WhiteCoat. Redemption details will be sent to your registered email address by 20 December 2021 (if you applied by 28 November 2021) and by February 2022 (if you applied from 29 November 2021).

This is applicable to the first 5,000 insured persons who have successfully registered for this benefit through the redemption email.

Teleconsultation Benefit

B. GP Teleconsultation Benefit

We will cover the cost of your video consultations with a WhiteCoat GP via the WhiteCoat app within the policy coverage period. Please note that you will have to select your AIA Your Happiness Cover profile in-app before teleconsulting in order to enjoy this benefit.

The cost of medications and delivery is not covered and will be subject to WhiteCoat's prevailing charges. Please refer to the policy contract for the full terms and conditions.

C. Post-health Screening Report Teleconsultation Review

We will cover the cost of your video consultations with a WhiteCoat GP via the WhiteCoat app for the review of your health screening report within the policy coverage period.

The utilisation of this benefit will constitute as 1 visit under the Teleconsultation Benefit. Please refer to the policy contract for the full terms and conditions.

D. 15-min Teleconsultation with a Certified Psychologist for Mental Wellness

We will cover the cost of the first 15 mins of your first video consultation done with a psychologist via the WhiteCoat app. The utilisation of this benefit will constitute as 1 visit under the Teleconsultation Benefit.

This is applicable to the first 1,000 insured persons who have utilised this benefit within the policy coverage period.

Please note that you will be covered to a maximum of 3 teleconsultations for benefits B, C and D. You may use them in one of the following options:

- Option 1 : GP Teleconsultation (3 sessions of Benefit B)
- Option 2 : GP Teleconsultation (2 sessions of Benefit B] + Post-health Screening Report Teleconsultation Review (Benefit C) or a 15-min Teleconsultation with a Certified Psychologist for Mental Wellness (Benefit D)
- Option 3 : GP Teleconsultation (1 session of Benefit B] + Post-health Screening Report Review (Benefit C) + a 15-min Teleconsultation with a Certified Psychologist for Mental Wellness (Benefit D)

10. I HAVE SUCCESSFULLY APPLIED FOR AIA YOUR HAPPINESS COVER BEFORE 6 DEC 2021. DO I NEED TO REAPPLY TO EXTEND MY COVERAGE TILL 31 MARCH 2022?

No action will be required on your end, the coverage and benefits will automatically be extended till 31 March 2022.

TELECONSULTATION BENEFITS

11. WHEN CAN I START TO USE THE FREE TELECONSULTATIONS?

You may begin to enjoy your teleconsultation with WhiteCoat after 3 working days from the date of submission of the online application form for AIA Your Happiness Cover.

12. CAN I CONTINUE TO USE THE WHITECOAT APP IF I HAVE FULLY UTILISED THE 3 VISITS BEFORE POLICY EXPIRY DATE?

You can continue to use the WhiteCoat app at the AIA member rates till the policy expiry date. All amounts incurred will be borne out-of-pocket directly by you once you have fully utilised the 3 sessions of free teleconsultations.

• This is the screen you will see with the AIA member rate for GP teleconsultation at S\$12 (excludes GST, medication, delivery charges, medical tests, imaging, or examination, where applicable), should you fully utilised the 3 visits, and wish to continue with the GP teleconsultation:



• This is the screen you will see with the teleconsultation rates (excludes GST), should you have fully utilised the 3 visits, and wish to continue with the teleconsultation with a certified psychologist for mental wellness:



13. WHAT HAPPENS IF I DID NOT CHOOSE THE AIA YOUR HAPPINESS MATTERS PROFILE BEFORE THE TELECONSULTATION?

You will need to choose AIA Your Happiness Cover profile in the WhiteCoat app to enjoy the 3 free teleconsultations during the policy coverage period. In the event that you did not choose the AIA Your Happiness Cover profile before the teleconsultation, all amounts incurred will be borne out-of-pocket directly by you.

Please refer to the steps to sign up for WhiteCoat listed in the AIA Your Happiness Cover portal at https://www.aia.com.sg/en/happinesscampaign/redemption.html for more information.

14. CAN MY FAMILY MEMBERS USE THE TELECONSULTATION BENEFIT?

The teleconsultation must be done by the same Insured who has registered for the free coverage and subsequently registered on the WhiteCoat App. For family members who are aged between 18 years old to 65 years old (age last birthday), they can apply for the free coverage via the application link.

HEALTH SCREENING

15. WHEN CAN I BOOK MY HEALTH SCREENING APPOINTMENT?

We will be sending out the redemption details to your registered email address on 1 December 2021 (if you applied by 28 November 2021) and/or in February 2022. Please note that this benefit is applicable to the first 5,000 insured persons who have successfully registered for this benefit through the redemption email.

16. CAN I CHANGE MY HEALTH SCREENING APPOINTMENT?

You will need to contact WhiteCoat at contactus@whitecoat.global at least 2 days (48 hours) before your original appointment date to arrange for a new appointment.

17. WILL THE CHANGES IN THE COVID-19 MEASURES AFFECT MY HEALTH SCREENING APPOINTMENT?

In the event that the current COVID-19 measures prohibit us from conducting the Health Screening activities, AIA reserves the right to postpone the event till further notice, arrange for alternative venues or cancel the event if deemed necessary. We will advise you in writing (to your registered email address) should this situation arise.

18. WHEN AND WHERE WILL I RECEIVE THE HEALTH SCREENING REPORT?

Your health screening report will be uploaded in your profile on the WhiteCoat App, around 5 working days after the date of completion of your health screening.

19. CAN I SPEAK TO A HEATHCARE PROFESSIONAL TO HELP ME UNDERSTAND MY HEALTH SCREENING REPORT?

Yes, you may use your "Post-health Screening Report Teleconsultation Review" benefit (part of your Teleconsultation Benefit) to review your results with a WhiteCoat GP. Please note that if you had used up all 3 Teleconsultation benefit prior to this, you will still be able to use the WhiteCoat app at AIA member rates till the policy expiry date when you select your AIA Your Happiness Cover profile. All amounts incurred from the additional teleconsultation(s) will be borne out-of-pocket directly by you.

TELECONSULTATION FOR MENTAL WELLNESS

20. WHAT IF I WERE TO EXCEED THE 15-MIN SESSION AND WISH TO CONTINUE WITH THE SESSION?

You may continue with the session, subject to your consent and the attending psychologist's availability.

Please note that you will be charged accordingly based on the duration of the extended session. At the end of the extension and at the payment page, the teleconsultation fee for the first 15 minutes (\$58.85 - inclusive of GST) will be subtracted from your final bill.

BUBBLE TEA REDEMPTION

21. HOW DO I REDEEM THE BUBBLE TEA FROM PLAYMADE?

Please login to the AIA Your Happiness Cover redemption portal at https://www.aia.com.sg/en/happinesscampaign/redemption.html to redeem 1 free cup of Medium Taiwan Milk Tea with Toppings OR Medium Jasmine Green Tea with Toppings (Toppings are not applicable for Seasonal Toppings).

You will need to present the voucher in the redemption page when you place your order at the Playmade outlet, and the counter staff will key in the merchant code to successfully verify your redemption. The redemption must be made by **31 March 2022.**

22. IS THERE A CUSTOMER HOTLINE THAT I MAY REACH OUT TO?

For AIA Your Happiness Cover related queries such as application and insurance claims issues:

- Hotline Number: +65 6248 8328
- Email Address: SG.CS.CAMPAIGN@AIA.COM

Please note that all insureds should contact AIA directly at the contact information stated above for any queries relating to AIA Your Happiness Cover.