

PROTECTION

AIA HEALTHSHIELD GOLD MAX
AIA HEALTHSHIELD GOLD MAX ESSENTIAL



Will your medical cover today fit you tomorrow?

Enjoy a lifetime of 'as charged' medical protection that covers hospitalisation expenses from the first dollar*

AIA.COM.SG

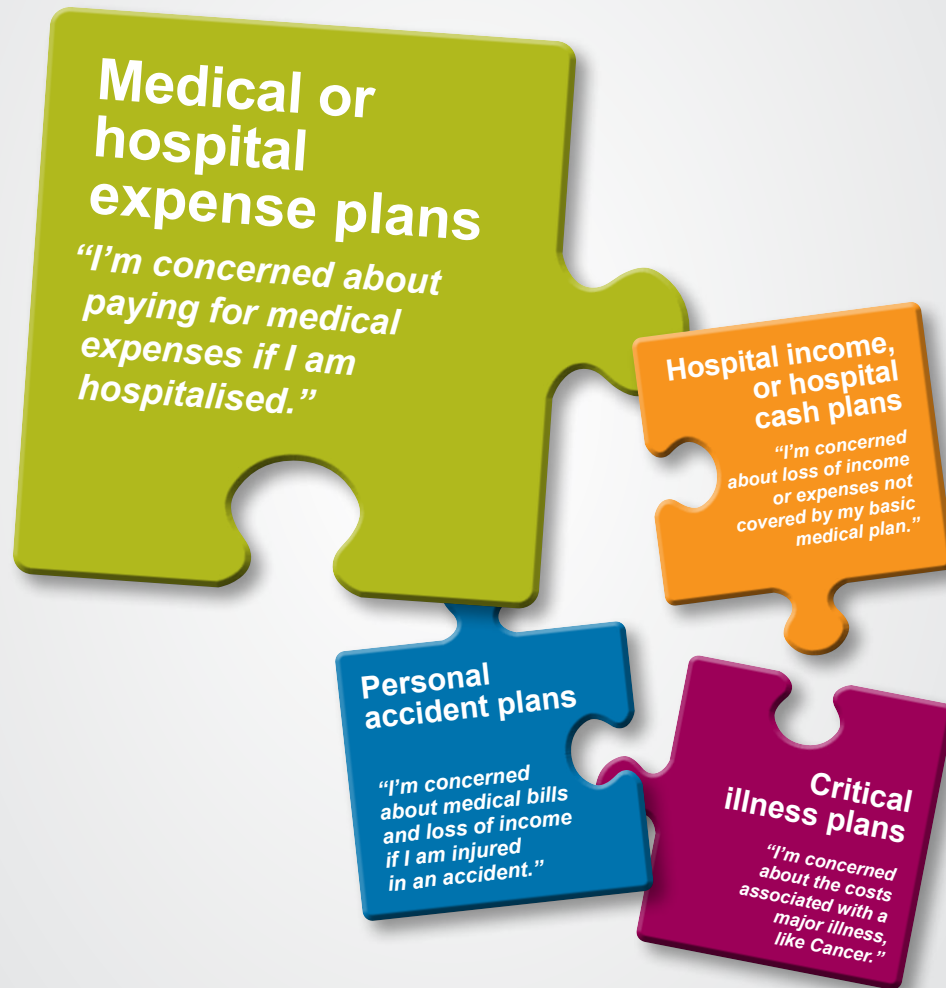


66%
of Singaporeans
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medical expenses as
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to their finances*

* Source: S'poreans' top goal: Saving for retirement, The Straits Times, 11 December 2010

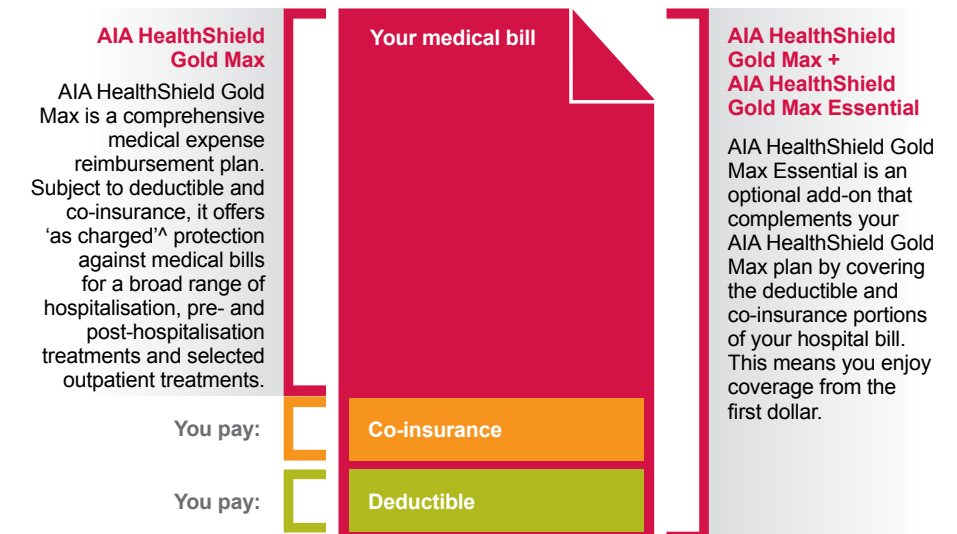
‡ Refer to the Benefit Table on page 7 for details

AIA HealthShield Gold Max and AIA HealthShield Gold Max Essential represent the basic components of comprehensive health insurance planning.



As the common saying goes: *your health is your wealth.*
 It couldn't be more true

Unexpected medical expenses could represent a significant threat to your finances. And a recent survey* reveals that 66% of Singaporeans agree with this. If unexpected hospital bills come along and you have no protection, or only partial protection, the impact on your savings might be substantial. Wise financial planning involves both saving for the things you want and protecting yourself against the unexpected. Isn't it time to consider a plan that helps with both?



* Source: S'poreans' top goal: Saving for retirement, The Straits Times, 11 December 2010

AIA HealthShield Gold Max and AIA HealthShield Gold Max Essential offer affordable long-term protection against unexpected medical bills.

About AIA HealthShield Gold Max

AIA HealthShield Gold Max is a comprehensive medical expense reimbursement plan. It is designed to meet most of the medical expenses you are likely to incur in public or private hospitals in Singapore.

The plan allows unlimited lifetime claims and most of the benefits are offered on an 'as charged'^ basis. This means that your hospital bill will be reimbursed in full, less the co-insurance and deductible portion. The plan will also reimburse medical expenses on an 'as-charged'^ basis for emergency hospitalisation treatment if you suffer a serious injury or serious illness overseas.



A full list of benefits can be found on page 7, and includes daily room and board, surgery including day surgery, outpatient treatments, pre- and post-hospitalisation tests and services, and accidental inpatient dental treatment.

And unlike most medical plans in the market, **AIA HealthShield Gold Max** also offers post-hospitalisation psychiatric treatment benefit and extended post-hospitalisation treatment benefit for 30 Critical Illnesses.

Additional notable benefits include:

Organ transplant benefits

This plan covers surgical costs should you require a full or partial organ transplant including the costs of recovering the organ from a non-living donor. It will also cover the medical costs incurred by a living donor for the organ transplant surgery (subject to benefit limits). The living donor could be yourself or someone donating his/her organ to you. In all cases, surgery must be performed in a Singapore hospital for a claim to be admitted.

Extra coverage for critical illnesses

This plan provides additional claim limits and extended post-hospitalisation treatment for the 30 Critical Illnesses. Should you require outpatient treatments such as Chemotherapy, this plan also reimburses the cost of the outpatient treatments. Please refer to the Product Summary for details of critical illnesses and outpatient benefits covered.



Affordable premium payments using your CPF

You can simply put your CPF Medisave funds* to work to pay for your AIA HealthShield Gold Max premium and premiums for your family members.

Additional benefits for women

This plan provides coverage for selected pregnancy complications. Further, if a biological child of the female Insured requires medical treatment for birth defects or congenital abnormalities diagnosed from birth, such treatments are covered (subject to benefit limits).

About AIA HealthShield Gold Max Essential

AIA HealthShield Gold Max Essential is an optional add-on to the AIA HealthShield Gold Max plan that covers any deductible or co-insurance portions of your hospital bill. You'll also enjoy valuable additional benefits that complement your AIA HealthShield Gold Max plan such as post-hospitalisation home nursing care, post-hospitalisation alternative medicine for Stroke and Cancer and additional bed for an immediate family member if your doctor advises him/her to stay in hospital with you. Premium payments for this plan may only be paid in cash.

Think you are already adequately protected?

While CPF Medisave, CPF MediShield, and employer-provided health benefits offer some level of protection for most people, these measures do not add up to a comprehensive lifetime solution:

CPF Medisave



A serious accident or illness could wipe out your entire account balance.

CPF MediShield



May cover a portion of the medical cost. Coverage ends when you reach 85 years old. For more information, please visit www.cpf.gov.sg

Employee health benefits



Coverage typically ends when you leave the company or retire.

Benefits at a glance

	AIA HealthShield Gold Max (Plan 1)
Benefits	Limits of Compensation (S\$) Inclusive of GST
A. Hospitalisation and Surgical Benefits	
i. Daily Room and Board Benefit ¹	
ii. Daily ICU Benefit ¹	
iii. Surgical Benefits	As Charged
• Surgical Procedures ²	
• Surgical Implants and Approved Medical Consumables	
• Stereotactic Radiosurgery ³	
iv. Organ Transplant Benefit	
v. Stem Cell Transplant Benefit	
B. Pre-Hospitalisation Benefit (within 100 days prior to Confinement)	As Charged
C. Post-Hospitalisation Benefits	
i. Post-Hospitalisation Treatment (within 100 days after Confinement)	
ii. Extended Post-Hospitalisation Treatment for 30 Critical Illnesses (within 100 days following expiry of Post-Hospitalisation Treatment)	As Charged
iii. Confinement in Community Hospital (within 45 days after Confinement in a Hospital)	
D. Accidental Inpatient Dental Treatment Benefit (within 7 days after Accident)	As Charged
E. Pregnancy Complications Benefit⁴	As Charged
F. Congenital Abnormalities Benefits	
i. Congenital Abnormalities of Insured's Biological Child from Birth (for female Insured) ⁵	20,000 per Lifetime. Limit to 5,000 per child
ii. Congenital Abnormalities of Insured	As Charged
G. Living Donor Organ Transplant Benefits	
i. Insured (as the Living Donor) Donating an Organ ⁶	60,000 per organ transplant
ii. Non-insured (as the Living Donor) Donating an Organ to the Insured ⁷	60,000 per organ transplant
H. Emergency Overseas (Outside Singapore) Medical Treatment Benefit⁸	As Charged (Limited to the level of Reasonable and Customary charges in a Singapore private Hospital)
I. Psychiatric Treatment Benefits	
i. In-Hospital Psychiatric Treatment	5,000 per Policy Year
ii. Post-Hospitalisation Psychiatric Treatment (within 200 days after Confinement)	5,000 per Policy Year
J. Outpatient Benefit⁹	
Radiotherapy for cancer	
Stereotactic Radiotherapy for cancer	
Chemotherapy for cancer	
Immunotherapy for cancer	As Charged
Renal Dialysis	
Erythropoietin	
Approved Immunosuppressants under MediShield prescribed for Organ Transplant	
K. Final Expense Benefit⁹	3,000 per policy
L. Extra Cover for 30 Critical Illnesses Benefit¹⁰	
Critical Illnesses Limit Per Policy Year	100,000
Critical Illnesses Limit Per Lifetime	Unlimited
Maximum Claim Limit	
Maximum Limit Per Policy Year	500,000
Maximum Limit Per Lifetime	Unlimited

	AIA HealthShield Gold Max (Plan 1)	AIA HealthShield Gold Max Essential (Plan 1)
Benefits	Limits of Compensation (S\$) Inclusive of GST	
Deductible (per Policy Year)		
Below age 82 next birthday¹¹		
Inpatient		
C Class Ward	1,000	Deductible covered ¹²
B2 Class Ward	1,500	
B1 Class Ward	2,000	
A Class Ward	3,000	
Private Hospital (All ward types)	3,000	
Day Surgery	2,000	
Co-insurance	10%	Co-insurance covered ¹²
Last Entry Age (based on attained age next birthday)		75
Maximum Coverage Period	Lifetime	100 years old
Immediate Family Member Accommodation Benefit¹³ (upon Physician's or Specialist's advice in writing for period of Confinement)	N.A.	Standard charges for an additional bed
Post-Hospitalisation Alternative Medicine Benefit¹³ for Cancer and Stroke (include Acupuncturist, Bonesetter and Herbalist) (within 100 days after Confinement)	N.A.	5,000 per Policy Year
Post-Hospitalisation Home Nursing Benefit¹³ (within 26 weeks after Confinement)	N.A.	500 per day (5,000 per Policy Year)

- Inclusive of meals, prescriptions, professional charges, investigations and other miscellaneous medical charges.
- Surgical Procedures refer to the types of surgical operations listed in the "Table of Surgical Procedures" under the Medisave Scheme operated by the Ministry of Health excluding all surgical operations stated in the General Exclusions.
- Refers to the gamma knife treatment or the Novalis shaped beam treatment of neurosurgical or neurological disorders.
- Pregnancy complications covered are Ectopic pregnancy, Pre-eclampsia or eclampsia, Disseminated Intravascular Coagulation (DIC), Miscarriage (after 21 weeks of pregnancy), Acute Fatty Liver Pregnancy, and Choriocarcinoma and Hydatidiform Mole.
- Reimburse Eligible Expenses incurred during the first 24 months from date of birth of the child.
- Expenses covered must be directly attributed to the Insured's donation surgery and shall be limited to costs for pre- and post-hospitalisation treatments and tests, Hospital Confinement, surgical procedure for organ removal, and storage and transport of the donated organ. The donated organ refers to the kidney or a part of the liver.
- Expenses covered must be directly attributed to the living donor's donation surgery and shall be limited to costs for Hospital Confinement, surgical procedure for organ removal, and storage and transport of the donated organ. The donated organ refers to the kidney or a part of a liver.
- The Deductible applied to Eligible Expenses incurred under the Emergency Overseas (Outside Singapore) Medical Treatment Benefit shall be equivalent to that of an A Class Ward/Private Hospital in Singapore.
- Eligible Expenses incurred under the Outpatient Benefit are not subject to the Deductible but are subject to Co-insurance. The Final Expense Benefit is not subject to either the Deductible or Co-insurance. Eligible Expenses incurred under all other benefits are subject to the Deductible and Co-insurance.
- The limits (Limit Per Policy Year and Limit Per Lifetime) under the Extra Cover for 30 Critical Illnesses Benefit shall be provided as additional limits above the limits (Limit Per Policy Year and Limit Per Lifetime) under the Maximum Claim Limit.
- For ages 82 next birthday and above, please refer to the Product Summary.
- AIA HealthShield Gold Max Essential will pay the Deductible and Co-insurance borne by you under your AIA HealthShield Gold Max policy provided that the Deductible and Co-insurance portions are in respect of claims that are payable under your AIA HealthShield Gold Max policy. If we have reimbursed you the "Final Expense Benefit" under your AIA HealthShield Gold Max policy, we will only reimburse the balance of the Deductible and Co-insurance, in excess of S\$3,000, under AIA HealthShield Gold Max Essential.
- These benefits are not payable if the Insured is diagnosed and confined in a Hospital due to a psychiatric condition.

Premiums

Attained Age Next Birthday	AIA HealthShield Gold Max (Plan 1)	AIA HealthShield Gold Max Essential (Plan 1)
	Annual Premiums inclusive of 7% GST (S\$)	
	Payment via CPF Medisave ¹⁴ and/or cash	Payment by cash only
1 - 18	159.20	240.00
19 - 30	172.60	201.20
31 - 40	236.40	244.00
41 - 50	467.10	295.30
51 - 55	797.60	453.70
56 - 60	900.00	659.10
61 - 65	1,353.00	954.40
66 - 70	1,833.20	1,579.30
71 - 73	2,473.60	2,063.00
74 - 75 ¹⁵	2,770.60	2,099.30

Premium rates do not remain level throughout the life of the policy and will increase with age. The premiums quoted are not guaranteed and are expected to be adjusted from time to time in line with our claim experience, medical inflation cost and general cost of treatment, supplies or medical services in Singapore.

- AIA HealthShield Gold Max plan premium(s) may be paid via your CPF Medisave account, subject to a total maximum withdrawal limit of S\$800 per Insured per policy year (or S\$1,150 per Insured per policy year if the Insured is aged 81 or above, based on attained age next birthday).
- Maximum entry age is 75 years old (based on attained age next birthday). Premium rates for ages 76 and above (based on attained age next birthday) are for renewal only. Please ask your AIA Financial Services Consultant or refer to the Product Summary.

Example

Mr Khor is a 32-year-old sales engineer and is covered by **AIA HealthShield Gold Max (Plan 1)**. After experiencing an unexplained weight loss and blood in his stool, he visited a specialist for a colonoscopy examination (S\$549), which revealed a stage 3 colon cancer. He was hospitalised for 30 days (S\$27,243) and underwent surgery (S\$10,590) in a private hospital. After being discharged from the hospital, Mr Khor went for chemotherapy treatments for a year (S\$31,458). His condition has now stabilised.

If Mr Khor had signed up for the supplementary **AIA HealthShield Gold Max Essential (Plan 1)** he would not have to pay the deductible and co-insurance portions of his claim. He would also have been entitled to claim additional medical expenses (additional hospital bed for his spouse, home nursing care and alternative medicine treatment) totaling S\$8,101 which he has incurred during the course of his treatment. He incurred a total medical bill of S\$77,941. The following table illustrates the list of benefits and claims payable by AIA:

	AIA HealthShield Gold Max (Plan 1)	AIA HealthShield Gold Max (Plan 1) WITH AIA HealthShield Gold Max Essential (Plan 1)
	S\$	S\$
Annual Premium (via CPF Medisave)	236.40	236.40
Annual Premium (cash)	-	244.00
Total medical expenses incurred by Mr Khor	77,941	77,941
Medical Expenses		
Pre-Hospitalisation Benefit (specialist consultation and colonoscopy)	549	549
Hospitalisation and Surgical Benefits		
- Daily Room and Board (30 days in private hospital)	27,243	27,243
- Surgical Benefit	10,590	10,590
Outpatient Benefit		
- Chemotherapy for cancer	31,458	31,458
Sub-total of medical expenses which are subject to Deductible and Co-insurance	69,840 (A)	69,840 (A)
Deductible of S\$3,000 (not applicable to Outpatient Hospital Benefit)	3,000 (B) (Not payable by AIA)	3,000 (B) (Payable by AIA)
Medical Expenses less deductible of S\$3,000	66,840	66,840
10% Co-insurance (10% x S\$66,840) = S\$6,684	6,684 (C) (Not payable by AIA)	6,684 (C) (Payable by AIA)
Sub-total of medical expenses payable by AIA	60,156 (A-B-C)	69,840 (A)
Additional Medical Expenses		
Immediate Family Member Accommodation Benefit		
Under doctor's advice, an additional bed for his wife during 30-day hospitalisation	1,345 (Not payable by AIA)	1,345 (Payable by AIA)
Post-Hospitalisation Home Nursing Benefit		
With doctor's recommendation, a licensed nurse to provide 10 days' home nursing care (S\$500 per day)	5,000 (Not payable by AIA)	5,000 (Payable by AIA)
Post-Hospitalisation Alternative Medicine Benefit		
Traditional Chinese Medicine (TCM) practitioner follow up treatment for colon cancer within 100 days of leaving hospital	1,756 (Not payable by AIA)	1,756 (Payable by AIA)
Sub-total of additional medical expenses payable by AIA	0	8,101
Total medical expenses payable by AIA	60,156	77,941
Mr Khor pays	17,785	0

Frequently Asked Questions

It is always our intention to write in plain English, and to be as transparent as possible when describing our products. The questions and answers below reflect the most common concerns raised by our customers. If you have any other questions not addressed here, please ask your AIA Financial Services Consultant for more information. Alternatively, you may visit our website at AIA.COM.SG or contact our AIA Customer Care Hotline at 1800 248 8000.

Q1. Am I eligible to apply for AIA HealthShield Gold Max for myself and my family members?

You can apply for AIA HealthShield Gold Max for yourself and your family members (grandparents, parents, spouse or children) if you and your family members are Singaporeans or Singapore Permanent Residents aged 75 years or below on your/their next birthday.

Q2. How can I pay premiums for myself and my family members?

AIA HealthShield Gold Max premiums for yourself and your family members (grandparents, parents, spouse or children) can be paid from your CPF Medisave account, subject to the CPF Medisave withdrawal limit*. If you have insufficient funds in your CPF Medisave account, or if your premium exceeds the CPF Medisave withdrawal limit*, the balance of the premium payment must be made by cash.

AIA HealthShield Gold Max Essential premiums may only be paid by cash.

Q3. Will my premium change when I renew my policy?

Your premium will change as you move into the next age group. The premiums for each age group are shown in the premiums table on page 9 of this brochure. However, the premiums are not guaranteed and may be adjusted from time to time in line with our claim experience, medical inflation, and general cost of treatment, supplies or medical services in Singapore.

Q4. Are these plans guaranteed renewable?

AIA HealthShield Gold Max is guaranteed yearly renewable on your policy anniversary date by payment of the annual premium in advance before the end of the grace period.

AIA HealthShield Gold Max Essential is yearly renewable right up to age 100 (based on attained age next birthday). However, we may cancel the entire portfolio, a particular plan type and/or a particular group of Insureds under AIA HealthShield Gold Max Essential, by giving you at least 30 days notice in writing. We will not cancel any AIA HealthShield Gold Max Essential policy on an individual basis.

Q5. Do I have to take a medical examination?

Subject to underwriting, you may be required to take a medical examination.

Q6. What are deductible and co-insurance?

The deductible is a fixed amount of up to a stipulated amount on a policy year basis that you have to pay first before the benefits are paid. The co-insurance is a fixed percentage of the medical bill that you have to pay after deducting the deductible amount.

Q7. What conditions are excluded under these plans?

Exclusions common to many medical expense reimbursement plans apply to AIA HealthShield Gold Max and AIA HealthShield Gold Max Essential, including:

- Pre-existing conditions, which means any illness or condition that occurred before the date your policy began or the date your policy was last reinstated, whichever is later (unless a declaration has been made by the Insured at the time of application or reinstatement of the policy and we have specifically accepted the application).
- Treatment for infertility, sub-fertility, assisted conception or any contraceptive operation and sex change operations.
- Treatment arising from injuries sustained during wars (whether war be declared or not), civil commotion, riots, revolutions, strikes, nuclear reaction or any war-like operations.

There are other conditions whereby the benefits under these plans will not be payable. These are stated as exclusions in the policy contracts. You are advised to read the policy contracts for the full list of exclusions.

Q8. Is there a waiting period before I am eligible for certain benefits?

There are waiting periods applicable to some benefits under these plans. Such benefits shall not be payable if the condition relating to or covered by the benefits is Diagnosed during the waiting period. These waiting periods start from the date your respective plan began, the last reinstatement date of your respective plan (if any) or effective date of plan upgrade (if any), whichever is latest.

- (i) For Pregnancy Complications Benefit, a waiting period of 10 months applies.
- (ii) For Congenital Abnormalities of Insured's Biological Child from Birth, a waiting period of 10 months applies.
- (iii) For Congenital Abnormalities of Insured, a waiting period of 24 months applies.
- (iv) For Insured (as Living Donor) Donating an Organ, a waiting period of 24 months applies. The date the recipient of the organ is first Diagnosed with organ failure must be after the 24 months waiting period.

Q9. Can I buy AIA HealthShield Gold Max Essential after my AIA HealthShield Gold Max plan is inception?

Yes you can. However, the waiting periods applicable to benefits under AIA HealthShield Gold Max Essential will start from the inception date or the last reinstatement date of this plan, whichever is later. Please refer to the Product Summary for more information.

Q10. How will I receive my claim payout?

Benefits payable under the plans are paid on a reimbursement basis, which means that any claim needs to be supported by hospital or medical bills.

Q11. Is there a death benefit payable under these plans?

There is no death benefit payable under AIA HealthShield Gold Max or AIA HealthShield Gold Max Essential. The plans are primarily designed to offer reimbursement of medical and hospitalisation costs. If you are interested in acquiring more substantial protection against death and/or total and permanent disability, please ask your AIA Financial Services Consultant for information about term life or whole life insurance.

Q12. Can I change my mind and cancel the policy after I've purchased?

Yes you can. AIA HealthShield Gold Max and AIA HealthShield Gold Max Essential offer comprehensive medical benefits for long-term peace of mind. However, if you sign up for the plans and then change your mind (for any reason), you may cancel AIA HealthShield Gold Max by writing to us within 2 calendar months from the date you receive your AIA HealthShield Gold Max policy document (free-look period). You may cancel AIA HealthShield Gold Max Essential by writing to us within 14 days from the date you receive your AIA HealthShield Gold Max Essential policy document or within the free-look period for your AIA HealthShield Gold Max (whichever is later).

Important notes

[^] Please refer to the Benefit Table on page 7 for the list of benefits offered on an 'as charged' basis. We shall pay the Eligible Expenses incurred, less any Deductible and/or Co-insurance as stated in the Benefit Table and subject to the terms and conditions of the Policy Contract.

[#] Subject to a S\$500,000 policy year limit and any overall benefit limits.

⁺ AIA HealthShield Gold Max premium(s) may be paid via your CPF Medisave account, subject to a total maximum withdrawal limit of S\$800 per Insured per policy year (or S\$1,150 per Insured per policy year if the Insured is aged 81 or above, based on attained age next birthday).

These insurance plans are underwritten by American International Assurance Company, Limited (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 these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

This is only product information provided by us. You should seek advice from a qualified advisor 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.

AIA HealthShield Gold Max is issued under a joint insurance arrangement with the Central Provident Fund (CPF) Board to enhance the coverage provided by MediShield. 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.

The information in this brochure is correct at the time of printing (8 June 2011).

About the AIA Group

AIA Group Limited and its subsidiaries (collectively "the AIA Group" or "the Group") comprise the largest independent publicly listed pan-Asian life insurance group in the world. It has wholly-owned main operating subsidiaries or branches in 14 markets in Asia Pacific – Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau and Brunei and a 26% joint venture shareholding in India.

The Group traces its origins in Asia back more than 90 years. 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 has total assets of US\$107.9 billion (as at 30 November 2010).

The AIA Group meets the savings and protection needs of individuals by offering a comprehensive suite of products and services including retirement planning, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of more than 260,000 agents and over 21,000 employees across Asia Pacific, AIA serves the holders of over 23 million individual policies and over 10 million participating members of group schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code '1299'.

