



## AIA Singapore

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AIA.COM.SG

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[AIAVitality.com.sg](http://AIAVitality.com.sg)

# Media Release

## First Critical Illness (CI) plan in Singapore to tackle the taboo of mental conditions head-on with the launch of AIA Beyond Critical Care

*The policy provides comprehensive support beyond pay-outs which includes coverage for recurring CI, and 100 per cent Refund of Premium (ROP) benefit; the biggest draw of a CI plan for 7 in 10 Singaporeans surveyed*

**Singapore, 24 January 2019** – AIA Singapore today marked another milestone as part of its centennial celebrations by unveiling the much-lauded [AIA Beyond Critical Care](#) regular premium, non-participating CI plan that finally introduces Singapore's first-ever insurance policy to provide coverage for mental conditions. The plan also stands out for including coverage for five<sup>1</sup> rediagnosed or recurred CIs which are amongst the leading cause of death and top disease burdens in Singapore.

AIA Beyond Critical Care provides up to 200 per cent coverage for 43 Major Stage CI and five rediagnosed or recurred CI. The policy also provides 100 per cent premium refund at the end of the policy term<sup>2</sup> for policyholders who remain in pink of health. In fact, 7 in 10 Singaporeans identify premium refunds as the most attractive feature when selecting a CI plan<sup>3</sup>.

The new policy was launched amongst invited guests who learned more about the gaps that exist when it comes to CI coverage and support in Singapore through an innovative Escape Room educational game.

“AIA Beyond Critical Care fills the gaps in protection, providing comprehensive coverage for previously unprotected areas and supports the insured through their life journey. Importantly, we want to ensure that this plan is accessible so that more Singaporeans can get adequate CI coverage and support to get through the challenges of being diagnosed with such a condition. AIA is celebrating our 100<sup>th</sup> birthday with more innovations to empower people to live a healthier, longer and better life,” said Ms Ho Lee Yen, Chief Customer and Marketing Officer, AIA Singapore.

Challenging the status quo on typical CI plans, AIA Beyond Critical Care does not only look to provide pay-outs should a policyholder be diagnosed with a covered condition. Instead, with a commitment to be there for customers from the very start, the policy also offers benefits which:

- Help policyholders prevent the onset of CI conditions, where possible, with the award-winning AIA Vitality – the first in market comprehensive health and wellness programme.
- Provides access to independent, global expert medical advice through [Medix<sup>4</sup> \(Personal Medical Case Management Service\)](#), should a policyholder be diagnosed with a CI condition, and

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<sup>1</sup> Rediagnosed Major Cancer, Recurred Heart Attack, Recurred Stroke, Repeated Heart Valve Surgery and Repeated Major Organ / Bone Marrow Transplantation.

<sup>2</sup> The 100 per cent ROP benefit allows policyholders to take back an amount equivalent to 100 per cent of the Total Annual Premiums at the end of the policy term, without interest, after deducting any benefits paid under the policy. The plan provides coverage to age 85, or for a minimum coverage period of 30 years, whichever is later.

<sup>3</sup> AIA Critical Illness Study 2018 was conducted by AIA Singapore in the second half of 2018.

<sup>4</sup> Medix provides support for all covered conditions under AIA Beyond Critical Care except for Major Burns, Terminal Illness, covered Mental Illnesses and emergency care and/or any medical conditions of urgent invasive and/or urgent surgical procedures.



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- AIA Critical Assist hotline for policyholders to seek expert advice from healthcare practitioners, and seek recommendations on reliable health, home, and care services.

This is in keeping with AIA Singapore's unwavering commitment to support individuals and families throughout their life journey, through good and challenging times.

### **Taking the lead in recognising the needs of Singaporeans**

One in seven Singaporeans experienced a mental disorder in their lifetime<sup>5</sup>, compared to one in eight in 2010, with Major Depressive Disorder (MDD) and Obsessive Compulsive Disorder (OCD) amongst the top mental conditions that people are seeking help for.

To encourage timely and appropriate treatments of mental health conditions, AIA Beyond Critical Care provides coverage for five mental illnesses<sup>6</sup>, namely, Major Depressive Disorders (MDD), Schizophrenia, Bipolar Disorder, Obsessive Compulsive Disorder (OCD), and Tourette Syndrome.

Majority of people in Singapore, approximately 75 per cent, with a mental disorder in their lifetime, did not seek any professional help, according to the second Singapore Mental Health Study conducted in 2016 by the Institute of Mental Health (IMH) and Nanyang Technological University (NTU)<sup>7</sup>.

### **Allaying concerns and providing additional peace of mind for Singaporeans**

In addition to providing coverage for 43 major stage CIs, AIA Beyond Critical Care is also the first-in-market to cover five rediagnosed or recurred CIs – which includes major cancer, stroke, heart attack, heart valve surgery, and major organ / bone marrow transplantation - providing up to 200 per cent of the Insured Amount for the CI benefit.

A top concern among many CI survivors is the recurrence of a CI, especially for cancer, which is most likely to relapse in the first five years after treatment ends<sup>8</sup>, according to several studies. This is further supported by the AIA Critical Illness Study 2018 findings, which revealed that approximately 7 in 10 Singaporeans find recurring CI coverage important and more than half are willing to pay a higher premium for recurring CI coverage.

"It's useful to have someone by your side when you're recovering from a CI. A lot of times, people feel lost when diagnosed with a serious illness like cancer and it helps to have a designated person to be around to provide support and professional advice, or even some insights to what can be done," Averyl Tan, 39 years old, an AIA Singapore customer.

### **Supporting customers beyond pay-outs and being your health partner from the start**

AIA Beyond Critical Care gives customers access to AIA Singapore's comprehensive healthcare proposition, providing personalised support through services and wellness programmes such as:

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<sup>5</sup> More People in Singapore have experienced a mental disorder in their lifetime, study find. TODAY (Dec 11, 2018). Available at: <https://www.todayonline.com/singapore/more-people-singapore-have-experienced-mental-disorder-their-lifetime-study-finds>

<sup>6</sup> Coverage for mental conditions is up to age 75 except for Tourette Syndrome, with coverage to age 21.

<sup>7</sup> OCD one of the most common mental disorders in Singapore. Channel NewsAsia (Dec 11, 2018). Available at: <https://www.channelnewsasia.com/news/singapore/ocd-one-of-the-most-common-mental-disorders-in-singapore-11020354>

<sup>8</sup> Fear of the cancer coming back. Cancer Council Victoria (Apr 1, 2018). Available at: <https://www.cancervic.org.au/living-with-cancer/life-after-treatment/fear-of-the-cancer-coming-back>



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- **Preventive care with policy's health screening benefit<sup>9</sup> and AIA Vitality**, the first in market comprehensive health and wellness programme designed to encourage policyholders to live healthier with incentives and rewards for making healthy choices in their everyday lives.

With AIA Vitality, policyholders can enjoy up to 15% discount on future premiums<sup>10</sup>.

- **Personal Medical Case Management Service by Medix<sup>11</sup>**, for customers facing serious medical conditions by making sure they have the access to independent, global expert medical advice that will journey with them from diagnosis to recovery.
- **AIA Critical Assist**, a dedicated hotline service that provides access to healthcare practitioners who can provide expert advice, trusted recommendations and referrals to reliable health, as well as home and care services.

"In conjunction with the product launch, AIA Singapore piloted an escape game concept to take individuals through the customer journey and allow them to experience the feeling of helplessness a CI patient would feel – and that is the feeling we want to address and replace with a sense of hope and enablement through AIA Beyond Critical Care," said Ms Ho.

The launch of [AIA Beyond Critical Care](#) is part of the overarching [centennial celebrations in 2019](#), focused on building our 100-year journey for the next hundred. Initiatives include the [AIA Smart G3 – A 3-year single premium endowment plan](#), launch of Buddy and family-friendly games and, the [AIA Centennial Fund](#) that is dedicated to supporting education and children in need etc.

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### 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 in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds

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<sup>9</sup> We will reimburse up to S\$200 on the cost of your health screening. The insured must be at least 21 years old at the time he/she undergoes the health screening(s) and this benefit will start from the 4<sup>th</sup> policy year onwards and available once every 3 years thereafter.

<sup>10</sup> Premium discount is only applicable to premiums based on standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on your AIA Vitality status attained and shall be capped at 15%.

<sup>11</sup> Medix provides support for all covered conditions under AIA Beyond Critical Care except for Major Burns, Terminal Illness, covered Mental Illnesses and emergency care and/or any medical conditions of urgent invasive and/or urgent surgical procedures.



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leading positions across the majority of its markets. It had total assets of US\$221 billion as of 30 June 2018.

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 32 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").

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