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Real change to health begins at AIAVitality.com.sg

AIA Singapore expands cross-border medical access and digitalised care for more than 1 million employees

With over one-third (34%) of Singapore residents concerned over the affordability of healthcare services[1] and medical inflation projected to reach a record-high of 16.9%[2], AIA Singapore aims to bridge these cost and accessibility gaps with its upcoming corporate policy enhancements – all at no additional premium.

SINGAPORE, 30 July 2026 — Singapore's leading insurer in employee benefits, AIA Singapore announced today a new set of enhancements to its corporate insurance offering that will roll out from 1 August 2026 onwards. Against a backdrop of medical inflation and rising costs of healthcare, these first-in-industry enhancements are specifically designed to make quality healthcare more accessible, convenient and seamless for employees and their dependants[3].

These enhancements will protect more than 1 million corporate insured members, representing approximately one-third of Singapore's workforce. From expanded access to professional healthcare services, to simplification of administrative processes supported by digitalisation, employees will benefit from more timely care and reduced administrative effort.

"Our latest AIA Live Better Study reveals that 34% of Singapore residents are deeply concerned about healthcare affordability, while 29% explicitly expect to spend more on medical expenses," said **Kenneth Tan, Chief Corporate Solutions Officer at AIA Singapore**. "Amidst these inflationary pressures, businesses must step up to protect employee wellbeing.

By extending corporate medical access across the border into Malaysia and removing General Practitioner (GP) referral requirements at zero additional premium cost, we are directly shielding more than 1 million employees in Singapore from rising costs while streamlining their day-to-day healthcare journeys, enabling them to live Healthier, Longer, Better lives."

Meeting today's healthcare expectations
As healthcare utilisation continues to rise, employers face growing pressure to deliver cost-effective benefits that align with workforce needs. Simultaneously, employees expect greater flexibility in where they receive care, expanded treatment access, and on-demand digital options.

AIA Singapore's latest enhancements directly address these dual expectations by expanding care networks and digital capabilities—all at **no additional cost**.

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[1] The ninth wave of the AIA Live Better Study is an independent study that was conducted from 19 December 2025 to 6 January 2026 with a sample size of 1,000 representing Singapore's general population.
[2] 'Medical cost inflation in Singapore set to hit record 16.9%; insurers' body urges collective action' 1 April 2026. Available at: https://www.straitstimes.com/singapore/health/medical-cost-inflation-in-singapore-set-to-hit-record-16-9-lia-urges-collective-action?ref=inline-article
[3] Dependants refer to eligible dependants of insured employees covered under the applicable group insurance policy.

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Expanding access cross-border from 1st August 2026

- **[Industry-First] Expanded Coverage for Inpatient Care in Malaysia:** Employees with inpatient coverage can now access treatment at AIA-selected hospitals in Malaysia with a Letter of Guarantee (LOG) Plus. This cross-border extension simplifies planned treatments for employees who prefer treatment in Malaysia due to lower costs, or employees who travel frequently to Malaysia.

- **[Industry-First] Expanded Dental Network to Malaysia:** Employees with dental benefits[4] will gain access to a curated panel of dental clinics located in major Malaysian retail malls[5]. By presenting their digital AIA Dental Card, employees can enjoy routine and preventive oral healthcare with better cost certainty and no upfront payment.

Simplifying the healthcare journey

- **[Industry-First] GP Referral Waiver for Singapore Public Hospital Specialists:** Expediting specialist clinical care, employees can visit Specialist Outpatient Clinics (SOCs) at Singapore Public Hospitals without the need for a GP referral letter from 1 August 2026 onwards. This process simplification enables more direct access for members with known or recurring conditions.

Enhancing digital access and support

- **Fully Digitalised Pre-Authorisation Process**: Employees can also submit their pre-authorisation requests digitally anytime, anywhere through the AIA+ mobile application and web portal.

- **Round-the-clock GP Teleconsultation with WhiteCoat**: Employees can consult with a primary care doctor 24/7 via the WhiteCoat app, gaining access to expert medical advice and prescription deliveries, even during late-night hours when traditional clinics are closed.

These compelling enhancements are provided at no additional premium and apply automatically to eligible corporate policies. By improving access, simplifying processes, and expanding care options, AIA Singapore aims to boost the overall healthcare experience while helping employers and their employees maximise the value of their employee benefits programmes.

This milestone launch coincides with AIA Singapore's 95th anniversary of protecting generations of families and businesses across the nation, reinforcing its ongoing commitment to helping individuals live Healthier, Longer, Better Lives.

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[4] Dental refers to policies with Dental PPO (Preferred Provider Organisation) cover only.
[5] Refers to curated partner dental clinics starting in major Johor Bahru retail malls.

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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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR[6], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR[7], and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US$345 billion as of 31 December 2025.

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, AIA serves the holders of more than 44 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 codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

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[6] *Hong Kong SAR refers to the Hong Kong Special Administrative Region.*
[7] *Macau SAR refers to the Macau Special Administrative Region.*