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Frequently asked questions (FAQ)

1. What are the revisions to AIA HealthShield Gold Max (AIA HSG Max) plans and riders?

We will be making the following changes to AIA HealthShield Gold Max (AIA HSG Max) plans and riders with effect from 1 September 2024 (new purchase and upon policy renewal):

Revisions	AIA HSG Max A [^]	AIA HSG Max B [^]	AIA HSG Max B Lite	AIA HSG Max Standard
Multiple primary cancers coverage ^{NEW}	✓ Also applies to AIA Max A Cancer Care Booster	✓ Also applies to AIA Max VitalHealth B	✓ Also applies to AIA Max VitalHealth B Lite	✓ Effective from 1 Apr 2024
Mobile Inpatient Care @ Home coverage ^{NEW}	✓	✓	✓	✓
Home palliative care benefit – extended to terminal illness	Only applies to AIA Max VitalHealth A & A Value, and AIA Max VitalCare	N.A.	N.A.	N.A.
Premium revisions	✓ Also applies to AIA Max A Cancer Care Booster, AIA Max VitalHealth A and AIA Max VitalCare	No change	No change	No change

**Also applies to AIA HSG Max C and HSG Max Plan 1-NDP (for foreigners) plans.*

[^] Also applies to AIA HSG Special A & B.

These changes stem from our commitment to meet your evolving needs and provide you with access to quality healthcare, while ensuring that our plans remain sustainable over the long term at the same time.

We have also simplified the wordings in your policy contract to help you understand your insurance coverage better. For more information, please refer to your updated policy documents which can be accessed from AIA+.

Enhanced coverage for multiple primary cancers

2. What is 'multiple primary cancers'?

Multiple primary cancers refer to two or more cancers that arise from different sites of the body or are of different histology or morphology groups (that have a different microscopic structure, form or shape), which are diagnosed by an oncologist.

Higher claim limits for patients receiving treatment for multiple primary cancers are granted on basis of an application. The treating doctor would need to send the application form to MOH (for MediShield Life (MSHL) claims) and us (for MediSave-approved integrated shield plan (IP) claims) for review and approval.

You may be required to submit the following for our review:

- evidence provided by the appropriate physician or specialist, as the case may be;
- appropriate medical investigations or reports, or both, including (but not limited to) clinical, radiological, histological and laboratory evidence; and
- any other documents we ask for.

3. What is the enhanced coverage for multiple primary cancers?

The higher limits of compensation for multiple primary cancers are as follows:

	AIA HealthShield Gold Max (A / B / B Lite & Special A / B)	
Outpatient Benefits:	Patients receiving treatment for one primary cancer	Patients receiving treatment for multiple primary cancers¹
Cancer Drug Treatments on the Cancer Drug List (CDL treatment)	5 x the 'MediShield Life limit ² per month' for one primary cancer per month	The total of the highest MediShield Life limits ² from among the covered CDL treatments for each primary cancer in that month
Cancer Drug Services	5 x the 'MediShield Life limit ³ for cancer drug services' for one primary cancer per policy year	5 x the 'MediShield Life limit ³ for cancer drug services' for multiple primary cancers per policy year

	AIA Max A Cancer Care Booster (Attachable to AIA HealthShield Gold Max A / Special A - Optional)	
Outpatient Cancer Care Benefits:	Patients receiving treatment for one primary cancer	Patients receiving treatment for multiple primary cancers¹
Cancer Drug Treatment on the Cancer Drug List (CDL treatment) (on top of the basic IP plan limit)	16 x the 'MediShield Life limit ² per month, less 10% co-insurance for every claim	The total of the highest MediShield Life limits ² from among the covered CDL treatments for each primary cancer in that month, less 10% co-insurance for every claim
Cancer Drug Services (on top of the basic IP plan limit)	10 x the 'MediShield Life limit ³ for cancer drug services' for one primary cancers per policy year, less 10% co-insurance for every claim	10 x the 'MediShield Life limit ³ for cancer drug services' for multiple primary cancers per policy year, less 10% co-insurance for every claim

There is no change to the limits of compensation for cancer drug treatment not on the Cancer Drug List (Non-CDL treatments) and co-insurance cap.

	AIA Max VitalHealth B / B Lite (Attachable to AIA HealthShield Gold Max B / B Lite / Special B – Optional)	
Outpatient Cancer Care Benefits:	Patients receiving treatment for one primary cancer	Patients receiving treatment for multiple primary cancers¹
Cancer Drug Treatment on the Cancer Drug List (CDL treatment) (on top of the basic IP plan limit)	10 x the 'MediShield Life limit ² per month' for one primary cancer per month, less 10% co-insurance for every claim	The total of the highest MediShield Life limits ² from among the covered CDL treatment for each primary cancer in that month, less 10% co-insurance for every claim
Cancer Drug Services (on top of the basic IP plan limit)	8 x the 'MediShield Life limit ³ for cancer drug services' for one primary cancer per policy year, less 10% co-insurance for every claim	8 x the 'MediShield Life limit ³ for cancer drug services' for multiple primary cancers per policy year, less 10% co-insurance for every claim

There is no change to the limits of compensation for cancer drug treatment not on the Cancer Drug List (Non-CDL treatments).

	AIA HealthShield Gold Max Standard (Taken effect from 1 April 2024 upon policy purchase or renewal)	
Outpatient Benefit	Patients receiving treatment for one primary cancer	Patients receiving treatment for multiple primary cancers¹
Cancer Drug Treatments on the Cancer Drug List (CDL treatment)	3 x the 'MediShield Life limit ² per month' for one primary cancer per month	The total of the highest MediShield Life limits ² from among the covered CDL treatments for each primary cancer in that month
Cancer Drug Services	2 x the 'MediShield Life limit ³ for cancer drug services' for one primary cancer per policy year	2 x the 'MediShield Life limit ³ for cancer drug services' for multiple primary cancers per policy year

¹ Multiple primary cancers is defined as two or more cancers that arise from different sites of the body or are of a different histology or morphology groups (that have a different microscopic structure, form or shape), which are diagnosed by an oncologist. The higher claim limits for patients receiving treatment for multiple primary cancers is granted on an application basis. The treating doctor would need to send to us for review and approval. More information can be found on our website at www.aia.com.sg.

² The latest MediShield Life limit per month is shown in the Cancer Drug List, under 'MediShield Life Claim Limit per month', on the MOH website (<https://go.gov.sg/moh-cancerdruglist>). MOH may update the list from time to time. The latest limit will apply to cancer drug treatments received on and from the date the list was updated.

³ For the latest MediShield Life limit for cancer drug services, check the 'Cancer Drug Services' under 'MediShield Life Benefit' on the MOH website (<https://go.gov.sg/mshlbenefits>). MOH may update this from time to time. The latest limit will apply to cancer drug services received within the policy year during which the list was updated.

4. What is an illustration of the claim limit for outpatient cancer treatment for multiple primary cancers?

Illustration:

Insured who is diagnosed with multiple primary cancers involving lung cancer and brain cancer and prescribed the following treatment regimen. The total benefit payable under the Cancer Drug Treatment on the CDL and Cancer Drug Services are as follow:

AIA HealthShield Gold Max (AIA HSG Max) – Plan A, B & B Lite, Special A & Special B

	Cancer drug treatment on the CDL (monthly limit)			Cancer Drug Services (yearly limit)	
	Highest MSHL limit* from among the covered CDL treatments	AIA HSG Max		MSHL limit	AIA HSG Max
Lung Cancer	S\$1,000	S\$5,000 (5X MSHL)	S\$5,000 + S\$6,000 = S\$11,000	S\$7,200^^	S\$36,000# (5X MSHL)
Brain Cancer	S\$1,200	S\$6,000 (5X MSHL)			

AIA HSG Max A (or Special A) with AIA Max A Cancer Care Booster

	Cancer drug treatment on the CDL (monthly limit)			Cancer Drug Services (yearly limit)	
	Highest MSHL limit* from among the covered CDL treatments	AIA HSG Max A (or Special A) + AIA Max A Cancer Care Booster^		MSHL limit	AIA HSG Max A (or Special A) + AIA Max A Cancer Care Booster^
Lung Cancer	S\$1,000	S\$21,000 (21X MSHL)	S\$21,000 + S\$25,200 = S\$46,200	S\$7,200^^	S\$108,000# (15X MSHL)
Brain Cancer	S\$1,200	S\$25,200 (21X MSHL)			

There is no change to the limits of compensation for cancer drug treatment not on the Cancer Drug List (Non-CDL treatments) and co-insurance cap.

AIA HSG Max B (or Special B) with AIA Max VitalHealth B or AIA HSG Max B Lite with AIA Max VitalHealth B Lite

	Cancer drug treatment on the CDL (monthly limit)		Cancer Drug Services (yearly limit)		
	Highest MSHL limit* from among the covered CDL treatments	AIA HSG Max B (or Special B) + AIA Max VitalHealth B^		MSHL limit	AIA HSG Max B (or Special B) + AIA Max VitalHealth B^
Lung Cancer	S\$1,000	S\$15,000 (15X MSHL)	S\$15,000 + S\$18,000 = S\$33,000	S\$7,200^^	S\$93,600# (13X MSHL)
Brain Cancer	S\$1,200	S\$18,000 (15X MSHL)			

The same will apply to AIA HSG Max B Lite with AIA Max VitalHealth B Lite.

There is no change to the limits of compensation for cancer drug treatment not on the Cancer Drug List (Non-CDL treatments).

AIA HealthShield Gold Max (AIA HSG Max) – Standard Plan

	Cancer drug treatment on the CDL (monthly limit)		Cancer Drug Services (yearly limit)		
	Highest MSHL limit* from among the covered CDL treatments	AIA HSG Max Standard^		MSHL limit	AIA HSG Max Standard^
Lung Cancer	S\$1,000	S\$3,000 (3X MSHL)	S\$3,000 + S\$3,600 = S\$6,600	S\$7,200^^	S\$14,400# (2X MSHL)
Brain Cancer	S\$1,200	S\$3,600 (3X MSHL)			

*Note: The MSHL annual limit for Cancer Drug Services for **one** primary cancer is S\$3,600 and the MSHL annual limit for Cancer Drug Services for **multiple** primary cancers is S\$7,200 as of 19 Feb 2024.*

** “MediShield Life Claim Limit per month” (<https://go.gov.sg/moh-cancerdruglist>). MOH may update this from time to time. The revised list will be applicable to the Cancer Drug Treatment which occurred on and from the effective date of the revised list.*

^Payout for cancer drug treatment on CDL and Cancer Drug Services is subject to 10% co-insurance.

^^The MSHL’s cancer drug services limit listed above is correct as of 19 Feb 2024. For the latest MSHL limit for cancer drug services, refer to “Cancer Drug Services” under the MediShield Life Benefits on the MOH’s website (<https://go.gov.sg/mshlbenefits>). MOH may update this from time to time. The latest limit will apply to cancer drug services received within the policy year during which the list was updated.

#Higher cancer drug services limit will apply to the services incurred in the policy year after assessment and approval from MOH and AIA on multiple primary cancers coverage. The higher limit will no longer apply in the next policy year unless there is an application for higher coverage on multiple primary cancers and it is approved by MOH and AIA.

5. How can the insured submit an outpatient cancer drug treatment claim for multiple primary cancers?

Higher claim limits for patients receiving treatment for multiple primary cancers are granted on the basis of an application, which the treating doctor would need to send to MOH (for MSHL claims) and us (for IP claims) for review and approval.

Please follow the steps below for AIA assessment:

- The treating doctor needs to send in the application form (Application for Higher MediShield Life and MediSave Limit for Patient with Multiple Primary Cancers), indicating the Insured's multiple primary cancers diagnosis and details of treatment for each primary cancer, to MOH and AIA for assessment of MediShield Life and IP plans coverage respectively, prior to the commencement of the treatment for multiple primary cancers.
- A pre-authorisation request will be sent to the policyholder via email or SMS for authentication once AIA has received the application. Upon authenticating the request, a pre-authorisation form will be automatically sent to the doctor for their completion.
- AIA will review and assess the completed pre-authorisation form and inform the policyholder on the coverage outcome for the planned treatment. Additional reports and documents may be required for the assessment.
- The insured is strongly advised to submit the application for multiple primary cancer at least 1 month before his treatment commences. Otherwise, it may lengthen the process for assessment and reimbursement.

We will only provide higher coverage for multiple primary cancer after the treatment regimen has been assessed and approved by us. Otherwise, the coverage will be based on the limits for "one primary cancer".

6. When will the higher coverage for multiple primary cancers be provided under AIA HSG Max plans?

Higher coverage for multiple primary cancer is effective from the following dates:

Date (new purchase and policy renewal)	AIA HSG Max plans and riders
From 1 April 2024	<ul style="list-style-type: none">• AIA HSG Max Standard plan
From 1 September 2024	<ul style="list-style-type: none">• AIA HSG Max plan A, B, B Lite, Special A or Special B• AIA Max A Cancer Care Booster• AIA Max VitalHealth B & B Lite

Mobile Inpatient Care @ Home

7. What is Mobile Inpatient Care @ Home?

Mobile Inpatient Care @ Home (MIC@Home) is a care-delivery model, approved under MSHL, that allows patients to receive inpatient treatment in their own homes, instead of a public hospital.

The insured needs to be assessed by a doctor to be clinically suitable.

It will be covered under daily room and board charges under the 'Hospitalisation and surgical benefits'.

More information can be found here: <https://moht.com.sg/mic-home/>.

8. Will my pre-hospitalisation and post-hospitalisation treatment be covered if I seek treatment through Mobile Inpatient Care @ Home?

Yes, as Mobile Inpatient Care @ Home is covered under daily room and board charges under 'Hospitalisation and surgical benefits', eligible expenses under pre-hospitalisation benefit and post-hospitalisation benefits will be covered.

Please refer to your policy contract for the full terms and conditions of the respective benefits.

9. What will be covered under Mobile Inpatient Care @ Home?

The following will be covered if you are covered under MediShield Life for inpatient care provided through Mobile Inpatient Care @ Home:

- Transport-related services,
- Nursing at home
- Renting medical appliances
- Equipment or machine, including wheelchairs, braces, corrective devices, oxygen machine.

Home palliative care benefit to cover terminal illness (including cancer)

10. What is 'Home palliative care benefit'?

Home palliative care benefit provides coverage for palliative services and care delivered in the patient's home. Common palliative services include pain management, change of wound dressings, feeding tubes change or insertion, stoma care, urinary tube changes or insertion, provision of supportive medicines and nutritional feeds.

It is available to insureds who are diagnosed with terminal illness (including cancer) with expected survival period of 12 months or less and have the following riders:

- AIA Max VitalHealth A
- AIA Max VitalHealth A Value
- AIA Max VitalCare

The home palliative care benefit provides coverage for eligible items up to S\$15,000 per month with a maximum lifetime limit of S\$45,000.

11. How can I apply for the home palliative service?

To apply for the service, you will need to obtain a referral letter* from your treating doctor and submit it to AIA appointed home palliative care provider(s).

- Step 1: Insured requires home palliative care service
- Step 2: Insured / referring oncologist contacts AIA appointed home palliative care provider to submit referral letter*
- Step 3: AIA appointed home palliative care provider contacts the insured to make necessary care arrangement.

*The referral letter must include a declaration that the insured is diagnosed with terminal illness with an expected survival period not exceeding 12 months.

12. Who are the AIA appointed home palliative care providers?

The AIA appointed home palliative care providers for this service are:

- VickyCares* Pte Ltd (support@vickycares.sg / +65 8668 8360)
- Jaga-Me Pte Ltd (support@jaga-me.com / +65 6717 3737)

This list of appointed providers is correct as of 01 September 2023 and may be subject to change.

**Only for terminal cancer cases.*

13. What do I need to take note of if I want to claim for the home palliative care benefit?

To submit a claim, the following criteria must be fulfilled:

- The service is provided by an AIA appointed home palliative care provider;
- The claim is accompanied by a specialist's letter confirming that the patient has terminal illness with an expected survival period not exceeding 12 months;
- The palliative claim is linked to an approved claim relating to a hospitalisation or an outpatient chemotherapy that the insured made under AIA HSG Max within the last six (6) months (Note: This is determined based on the date of the first home palliative claim);
- The claim is admissible only for eligible items needed for home palliative care;
- All claims submitted for home palliative care benefit should be made within 12 months from date of the first home palliative care starts, subject to the limit of compensation.

Plain English copy for your updated policy documents

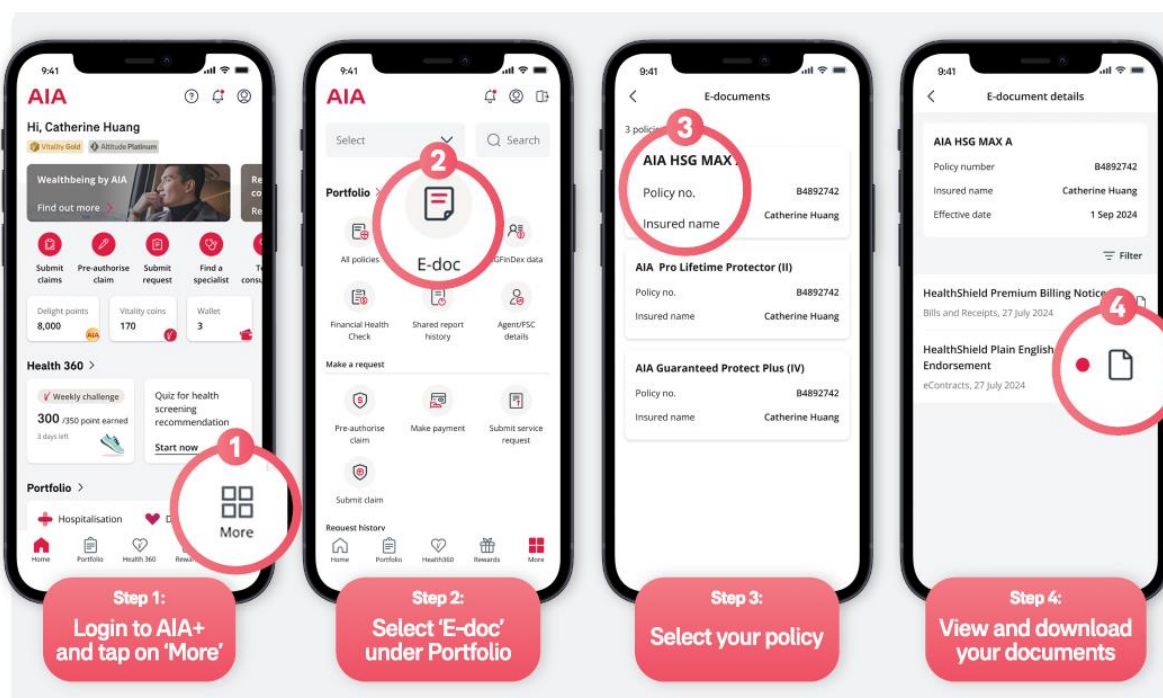
14. What is Plain English Campaign?

Plain English Campaign is an organisation that believes that everyone should have access to clear and concise information.

As part of our participation in the Plain English Campaign, we have simplified your AIA HSG Max policy documents to make it easier for you to understand what is covered under your plan.

15. How do I view and download my new policy documents?

You can view and download your new policy documents from [AIA+](#):



Premium revision with effect from 1 September 2024

16. How will the premium revision impact AIA HSG Max policies?

Healthcare costs has been rising because of advancement in medical technologies and inflation. For this reason, we have revised the premiums for the following AIA HSG Max plan and riders:

- AIA HSG Max A (or Special A)*
- AIA Max VitalHealth A
- AIA Max VitalCare
- AIA Max A Cancer Care Booster

This premium revision is required to help ensure that our plans remain sustainable over the long-term and we continue to meet the evolving needs of our customers.

There will be no change in premiums for AIA Max VitalHealth A Value and Emergency and Outpatient Care Booster.

**For Singapore Citizen or Permanent Resident plans, the increase in premiums will impact the private insurance portion only (excluding MSHL premiums).*

17. When will these changes take place?

Policyholders of HSG Max A (or Special A) with AIA Max VitalHealth A, AIA Max VitalCare or AIA Max A Cancer Care Booster rider should take note of the following key dates:

- For new customers, new premium rates will be implemented on/after 1 September 2024
- For current policyholders, new premium rates will take effect from their respective policy anniversary dates on/after 1 September 2024.

18. Why are the changes necessary?

Our focus remains on keeping healthcare coverage affordable for our customers. AIA reviews the premiums regularly to ensure that our portfolio remains financially sustainable over the long term.

However, in recent years there has been an increase in claims due to the following reasons:

- Medical inflation continues to remain high (in the range of 13%*), especially in the private medical sector.
- An ageing population has led to increased consumption of healthcare services, including newer and costlier medical treatments.

* [aon-global-medical-trend-rates-report-2024.pdf](#)

19. What is AIA doing to keep our healthcare coverage affordable?

AIA is an active advocate for collaboration among stakeholders in the industry to better manage healthcare costs. We have also rolled out some initiatives, which include:

- The first insurer to establish direct relationships with healthcare providers through our AIA Quality Healthcare Partners (AQHP), providing quality, affordable care from our 600+ panel doctors to our customers.
- Making pre-authorisation available for all private hospital admissions and day surgeries, providing customers with financial assurance that their claim will be paid and help ensure that treatment and charges are in line with established norms.

We continue to work closely with the Life Insurance Association of Singapore, MOH and professional medical associations to manage healthcare cost and inflation, ensuring there is continued access to quality healthcare for our customers.

20. What can I do to ensure that my premiums are kept affordable in the long run?

Here are a few ways to keep your premiums more affordable in the long run,

- Claim from your company's insurance instead of your AIA HealthShield Gold Max policy and receive a token of appreciation when you make a claim recovery[^].
- Choose specialists from AIA Preferred Providers to enjoy higher benefits with your policy.

[^] Only applicable to a claim recovery of more than S\$250 in a single claim for AIA HSG Max plan. For details, please refer to aia.com.sg/claims-recovery-faq

Note:

AIA Max VitalHealth, AIA Max VitalCare and AIA Max A Cancer Care Booster are not a MediSave-approved Integrated Shield plan and premium is not payable using MediSave. AIA Max VitalHealth A, AIA Max VitalCare and AIA Max A Cancer Care Booster are designed to complement the benefits offered under AIA HealthShield Gold Max.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of these insurance plans are specified in the policy contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information correct as at 26 July 2024.