



AIA Singapore

1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000

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Dear

UPDATES ON SHIELD'S COVERAGE FOR CANCER DRUG TREATMENTS

Thank you for insuring with AIA.

Revised Coverage for Cancer Drug Treatments and Introduction of the Ministry of Health's (MOH's) Cancer Drug List (CDL)

Committed to ensuring greater affordability of cancer treatments and the long-term sustainability of premiums, MOH has developed a Cancer Drug List (CDL) comprising clinically proven and more cost-effective cancer treatments.

From 1 September 2022, MediShield Life (MSHL) and MediSave (MSV) will only cover treatments on the CDL. For all Integrated Shield Plans, the CDL will take effect from 1 April 2023, upon the renewal of your policy. Customers with riders can claim for selected cancer drug treatments beyond the CDL. These changes were announced by MOH on 17 August 2021 (<https://www.moh.gov.sg/news-highlights/details/government-enhances-subsidies-to-improve-affordability-of-cancer-treatment-17Aug2021>) and recapped in a press release on 2 September 2022 (<https://www.moh.gov.sg/news-highlights/details/transitional-support-for-cancer-patients>).

For more information on the latest version of CDL, you may scan the QR code below or visit <https://go.gov.sg/moh-cancerdruglist>. The CDL currently covers most cancer drug treatments approved by the Health Sciences Authority (HSA). MOH will update the CDL every few months to keep up with medical advancements and the latest clinical evidence.



AIA's Integrated Shield Plan (IP) & Rider: Revised Policy Benefits for Cancer Drug Treatments

Starting from 1 April 2023, upon renewal of your policy, the **Outpatient Benefit - Chemotherapy for Cancer & Immunotherapy for Cancer** under your policy will be replaced with a new Cancer Drug Treatment benefit and Cancer Drug Services benefit.



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- **Cancer Drug Treatment benefit** – Only cancer drug treatments on the CDL will be claimable under your policy, up to the treatment-specific claim limits. Selected non-CDL treatments will be claimable under riders. If you are currently undergoing cancer drug treatment, please consult your doctor early on whether your treatment is on the CDL.
- **Cancer Drug Services benefit** – Services that are part of a cancer drug treatment (including non-CDL treatments), such as consultations, scans, lab investigations, treatment preparation and administration, supportive care drugs and blood transfusions, will be claimable under the Cancer Drug Services benefit, up to specified claim limits.

Please refer to the **Annex** for more details on the IP and rider claim limits and coverage under each of the above benefits, as well as sample illustrations of claims.

You may visit <https://www.aia.com.sg/en/help-support/healthshieldsupport/shield-cancer-coverage-updates.html> to view the **Frequently Asked Questions (FAQs)** on the changes to your AIA's IP & rider.

We will share more details of the changes with you at least 31 days before your policy anniversary date.

In support of our policyholders through these changes, we will **not** increase your IP premiums¹ from 2 September 2022 to 31 August 2024. This does not apply to premiums of IP riders, including riders which have existing claims-based pricing features.

Transitional Support for Patients Undergoing Cancer Drug Treatment

To provide sufficient time for affected individuals to adjust to the changes, customers on a course of cancer drug treatment as of 31 March 2023² and whose policies are renewing between 1 April 2023 and 30 September 2023, will continue to receive their current coverage until 30 September 2023. Thereafter, these customers will not be able to make IP claims for any treatments not on the CDL, and their claims for CDL treatments will be subject to the revised limits. Customers whose policy renewals are between 1 October 2023 and 31 March 2024, will see no change to their IP coverage until their policy renewal.

Customers who are undergoing treatments not listed on the CDL may wish to discuss with their doctors on whether there are suitable alternative treatments on the CDL. However, if switching to a CDL treatment is not feasible, please be assured that there is support available for those facing financial difficulties affording the treatment.

- If you are a subsidised patient, you may approach a Medical Social Worker (MSW) in your public healthcare institution (PHI) for financial assistance such as MediFund.
- If you are a non-subsidised patient in a PHI or a patient in a private medical institution, you may approach your doctor to refer you to subsidised care in a PHI, where financial assistance may be available. The PHI's medical team will review your treatment plan and provide financial counselling (e.g., eligibility for subsidies) before you decide whether to proceed with the transfer.

¹ Planned changes to GST (from 7% to 8% in 2023 and from 8% to 9% in 2024), premium increases that were announced prior to 2 September 2022 (which will continue till this cycle of premium increases is complete), and premium increases when you move to higher age bands will continue to apply.

² Where at least one IP claim is made for an outpatient or inpatient cancer IP drug treatment administered between 1 January 2023 to 31 March 2023.



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We would like to assure you that AIA Singapore is committed to continuously doing all we can for you.

Should you require further assistance, please contact your AIA Financial Services Consultant / Insurance Representative or call our Customer Care hotline at 1800-248-8000 or +65-6248-8000 (if you are calling from overseas) from Monday to Friday (excluding Public Holidays), between 8.45 a.m. to 5.30 p.m. We will be happy to assist.

Thank you.

Yours sincerely

Tan Kian Loy
Chief Operations Officer
AIA Singapore



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Annex – Cancer Drug Treatment and Services Limits

(starting from 1 April 2023, upon renewal of your policy)

a) **Basic IP Plan: AIA HealthShield Gold Max (HSG Max)**

	<ul style="list-style-type: none"> • HSG Max A • HSG Max B[^] • HSG B Lite[^] • HSG Max C^{^3} • HSG Max (Plan 1) for Foreigners³ 	HSG Max Standard [^]
Outpatient Benefit:		
Cancer Drug Treatment on the CDL (monthly limit) <i>[original name: Chemotherapy for Cancer & Immunotherapy for Cancer]</i>	5 times of MediShield Life limit	3 times of MediShield Life limit
Cancer Drug Services (yearly limit) <i>[original name: Chemotherapy for Cancer & Immunotherapy for Cancer]</i>	5 times of MediShield Life limit	2 times of MediShield Life limit

[^] Pro-ration factor applies for treatment in Private hospital.

For the latest MediShield Life limits for Cancer Drug Treatment on the CDL, please refer to [the CDL on MOH's website](#) under "MediShield Life Claim Limit per month".

For the latest MediShield Life limit for cancer drug services, refer to "cancer drug services" under MediShield Life Benefit on MOH's website (<https://www.moh.gov.sg/home/our-healthcare-system/medishield-life/what-is-medishield-life/what-medishield-life-benefits>).

³ Not available for new business.



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b) Rider

Under the rider, the cancer coverage will be as follow:

	AIA Max A Cancer Care Booster (attachable to AIA HSG Max A)	
	Without AIA Max VitalCare⁴ / AIA Max VitalHealth (A/A Value)	With AIA Max VitalCare⁴ / AIA Max VitalHealth (A/A Value)
Cancer Care Benefits:		
(i) Cancer Drug Treatment on the CDL (monthly limit, on top of the basic IP plan limit)	16 times of MediShield Life limit (Less 10% Co-insurance for every claim ⁵)	16 times of MediShield Life limit (Subject to the respective rider's Co-payment and Co-payment Cap per Policy Year ⁶)
(ii) Cancer Drug Services (yearly limit, on top of the basic IP plan limit)	10 times of MediShield Life limit (Less 10% Co-insurance for every claim ⁵)	10 times of MediShield Life limit (Subject to the respective rider's Co-payment and Co-payment Cap per Policy Year ⁶)
(iii) Cancer Drug Treatment not on the CDL* (yearly limit)	\$200,000 (Less 10% Co-insurance for every claim)	\$200,000 (Less 10% Co-insurance for every claim)

The above cancer coverage will not be applicable to AIA HSG Max A policyholders if the AIA Max A Cancer Care Booster is not attached.

	<ul style="list-style-type: none"> • AIA Max VitalHealth B • AIA Max VitalHealth B Lite • AIA Max Essential C⁴
Cancer Care Benefits:	
(i) Cancer Drug Treatment on the CDL (monthly limit, on top of the basic IP plan limit[^])	10 times of MediShield Life limit (Subject to the respective rider's Co-payment and Co-payment Cap per Policy Year ⁶)
(ii) Cancer Drug Services (yearly limit, on top of the basic IP plan limit[^])	8 times of MediShield Life limit (Subject to the respective rider's Co-payment and Co-payment Cap per Policy Year ⁶)
(iii) Cancer Drug Treatment not on the CDL* (yearly limit[^])	\$50,000 (Less 10% Co-insurance for every claim)

[^] After Pro-ration factor for treatment in Private hospital.

*Only non-CDL treatments under selected drug classes are covered under riders. Please refer to the next paragraph for more information. For non-CDL treatments, there is no coverage for the Co-insurance incurred, nor is there stop-loss / Co-payment Cap for the Co-insurance incurred; and the Co-insurance incurred will not count towards the prevailing stop-loss / Co-payment Cap under the Deductible & Co-insurance Benefits.

⁴ Not available for new business.

⁵ The Co-insurance will be capped at \$50,000 per Policy Year if treatment is: by AIA Preferred Providers / pre-authorized / due to Emergency Confinement.

⁶ The Co-payment is: 10% / 5% per claim and will be capped at \$6,000 / \$3,000 per Policy Year (for AIA Max VitalHealth A Value for treatment in Private hospital / Restructured hospital respectively); or 5% per claim and will be capped at \$3,000 per Policy Year (for the rest of the riders). The Co-payment will be capped per Policy Year if treatment is: by AIA Preferred Providers / pre-authorized / due to Emergency Confinement.



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Scope of rider coverage for non-CDL treatments

The Life Insurance Association, Singapore (LIA Singapore) has developed a “Non-CDL Classification Framework” (<https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf>) to provide greater clarity and facilitate a common understanding of non-CDL treatments covered by riders. Under the framework, cancer drug treatments are grouped according to regulatory approvals and clinical guidelines. Riders will cover non-CDL treatments under drug classes **A to C**; **D1 to D3** and **E1 to E3**.



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Claims Illustration

Note: The limits below are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MSV. They are subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule.

Claims Illustration 1 (CDL treatment)

CDL treatment: Acalabrutinib* in a Private hospital / clinic

Plan: AIA HealthShield Gold Max A + optional AIA Max A Cancer Care Booster

	MSHL Claim Limit [^]	AIA Claim Limit		
		AIA HealthShield Gold Max A ^{^^}	Optional AIA Max A Cancer Care Booster ^{^^}	Total Claim Limit
Cancer drug treatment (on CDL; monthly limit)	\$2,000	\$10,000 (5x MSHL)	\$32,000 (16x MSHL)	\$42,000 (21x MSHL)
Cancer drug services (yearly limit)	\$3,600	\$18,000 (5x MSHL)	\$36,000 (10x MSHL)	\$54,000 (15x MSHL)

*Indication on CDL: Monotherapy for previously untreated chronic lymphocytic leukemia (CLL)/small lymphocytic lymphoma (SLL) in patients who are unsuitable for fludarabine-based therapy.

[^] The MSHL's Cancer drug treatment on CDL Claim Limit listed above is correct as of 1 September 2022. The MSHL's Cancer drug services Claim Limit listed above is effective from 1 April 2023.

^{^^} (1) Payout under AIA HealthShield Gold Max A and AIA Max A Cancer Care Booster's Cancer Drug Treatment on CDL & Cancer Drug Services is subject to 10% Co-insurance (up to 5% is covered under AIA Max VitalHealth / AIA Max VitalCare (if attached), subject to the prevailing Co-payment per claim and Co-payment Cap per Policy Year). (2) If AIA Max VitalHealth / AIA Max VitalCare is not attached, the 10% Co-insurance incurred per claim will be capped at \$50,000 per Policy Year if treatment is: by AIA Preferred Providers /pre-authorized / due to Emergency Confinement.

The same limits shown in Claims Illustration 1 above apply to the following plans too:

- AIA HealthShield Gold Max B / B Lite + AIA Max VitalHealth B / B Lite
- AIA HealthShield Gold Max C + AIA Max Essential C

Claims Illustration 2 (Non-CDL treatment)

Non-CDL Treatment: Pertuzumab for HER2-positive unresectable and metastatic biliary tract cancer

Class of Non-CDL Treatment (as of September 2022): Class D2

Plan: AIA HealthShield Gold Max A + optional AIA Max A Cancer Care Booster

	MSHL Claim Limit [^]	AIA Claim Limit		
		HealthShield Gold Max A ^{^^}	optional AIA Max A Cancer Care Booster ^{^^}	Total Claim Limit
Cancer drug treatment (non-CDL; yearly limit)	Not covered	Not covered	\$200,000	\$200,000
Cancer drug services (yearly limit)	\$3,600	\$18,000 (5x MSHL)	\$36,000 (10x MSHL)	\$54,000 (15x MSHL)

[^] The MSHL's Cancer drug services Claim Limit listed above is effective from 1 April 2023.



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^{^^} (1) Payout under AIA HealthShield Gold Max A and AIA Max A Cancer Booster's Cancer Drug Treatment (non-CDL) & Cancer Drug Services is subject to 10% Co-insurance (up to 5% of the Co-insurance incurred under AIA HealthShield Gold Max A and Cancer Drug Services is covered under AIA Max VitalHealth / AIA Max VitalCare (if attached), subject to the prevailing Co-payment per claim and Co-payment Cap per Policy Year). (2) If AIA Max VitalHealth / AIA Max VitalCare is not attached, the 10% Co-insurance incurred per claim under Cancer Drug Treatment (CDL) and Cancer Drug Services will be capped at \$50,000 per Policy Year if treatment is: by AIA Preferred Providers / pre-authorized / due to Emergency Confinement. (3) For Cancer Drug Treatment (non-CDL), there is no stop-loss / Co-payment Cap for the Co-insurance incurred; and the Co-insurance incurred will not count towards the prevailing stop-loss / Co-payment Cap under the Deductible & Co-insurance Benefits.

The same limits shown in Claims Illustration 1 above apply to the following plans too:

- AIA HealthShield Gold Max B / B Lite + AIA Max VitalHealth B / B Lite
- AIA HealthShield Gold Max C + AIA Max Essential C