

GET UP TO S\$200 WHEN USING SHIELD BENEFITS PRESERVER!

PROTECT YOUR AIA HEALTHSHIELD GOLD (HSG) MAX BENEFITS



Did you know you could recover the hospital bill amount you paid from your pocket and preserve your AIA HSG Max plan's benefits with Shield Benefits Preserver (also known as Claims Recovery)? Plus, you can receive a token of appreciation of up to S\$200.

It's easy. Just follow a few simple steps to claim from your employer's Group insurance plan.

UNLOCK THE REWARDS OF SHIELD BENEFITS PRESERVER



Recover your out-of-pocket expenses

You may be reimbursed for what you've already paid for deductible and co-insurance.



Preserve the policy year limit of your AIA HSG Max plan

This reduces the likelihood of exceeding your policy year limit (in the event of future medical expenses).



Receive up to S\$200 for a successful recovery

With a successful recovery from your employer's insurance plan, you will get S\$200 if the amount is over S\$1,500, or S\$100 if it's under S\$1,500.

A SIMPLE PROCESS TO USE SHIELD BENEFITS PRESERVER



When you decide to make a recovery from your employer's insurance plan



Contact your HR department

Reach out to your HR to understand the claim submission process and gather the necessary documents.



Submit the required documents

Documents you may need to submit:

- Claims settlement letter (via AIA+ app)
- Final hospital bill
- Inpatient Discharge Summary (IPDS)
- Completed medical claims form from your employer's insurer



Upon successful recovery from your employer's insurance plan, you'll receive your token of appreciation!

If you require further assistance:

- Visit our website at www.aia.com.sg/shield-benefits-preserver
- Contact our dedicated helpdesk at sg.claimsrecovery@aia.com or customer care hotline at 1800 248 8000
- Reach out to your AIA Consultant/Insurance Representative

IN THE EVENT OF HOSPITALISATION AT A PRIVATE HOSPITAL

Here is an illustration of the out-of-pocket costs and the impact to your AIA HSG Max A plan and add-on cover, as a 30-year-old.
Note: Policy year limit before claim event would be S\$2,000,000 (if hospitalised under an AIA preferred provider*)

ALL AMOUNTS IN SGD ¹	AIA HSG MAX A ONLY	AIA HSG MAX A + ADD-ON COVER AIA MAX VITALHEALTH PRO A
Total bill amount		100,000
Deductibles payable ¹		-3,500
Co-insurance payable ¹		-9,650
Amount payable by AIA HSG Max A		86,850
Your AIA HSG Max policy year limit after claim ¹	1,913,150	1,913,150
Amount payable by add-on cover	Not applicable	4,825
Out-of-pocket amount you pay after add-on cover benefits	13,150	8,325

* AIA preferred provider refers to any public hospital and any private medical service provider listed on our website at www.aia.com.sg/qualityhealthcare (which may be introduced or changed by us from time to time at our discretion).

HERE'S HOW SHIELD BENEFITS PRESERVER WORKS

ALL AMOUNTS IN SGD	AIA HSG MAX A ONLY	AIA HSG MAX A + ADD-ON COVER AIA MAX VITALHEALTH PRO A
Total bill amount covered by your employer's insurance plan or other medical insurance policies ²	80,000	80,000
Reimbursement for out-of-pocket amount you paid ³ 	You will get 13,150	You will get 8,325
Reimbursement to your AIA HSG Max	66,850	71,675
Adjusted policy year limit 	Your policy limit will be restored to 1,980,000	Your policy limit will be restored to 1,984,825
Token of appreciation from AIA 	You will receive 200	You will receive 200
Total amount you will receive 	13,350	8,525

¹ Please refer to AIA HSG Max A and add-on covers policy contract for the full details and applicable conditions.

² The total bill covered by your employer's Group insurance plan or other medical insurance policies may vary depending on the extent of their benefits.

³ As per MediShield Life regulations, the out-of-pocket expenses paid by you will be reimbursed first.

Important Notes:

Terms and conditions apply. Please refer to www.aia.com.sg/shield-benefits-preserver for details. Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. The information is correct as at 1 April 2026.