

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).



Retain your deductible waiver pass

(For AIA Max VitalHealth A customers)

This lowers your potential out-of-pocket expenses for future private hospital claims.



Preserve your claim-based pricing premium level

(For AIA Max VitalCare customers)

This could prevent a premium level increase triggered by a private hospital claim.

Receive up to
S\$200

You will receive S\$200 for a successful recovery from your employer's insurance plan if it's 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 Financial Services 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.

ALL AMOUNTS IN SGD	AIA HSG MAX A ONLY	AIA HSG MAX A + ADD-ON COVER AIA MAX VITALHEALTH A	AIA HSG MAX A + ADD-ON COVER AIA MAX VITALCARE
Total bill amount		60,000	
Deductibles and co-insurance payable ¹		- 9,150	
Amount payable by AIA HSG Max A		50,850	
Your AIA HSG Max policy year limit after claim ¹	1,949,150	1,949,150	1,949,150
Amount payable by add-on cover	<i>Not applicable</i>	6,150	6,150
Out-of-pocket amount you pay after add-on cover benefits	9,150	Capped at 3,000 ¹	Capped at 3,000 ¹
Other impacts	<i>Not applicable</i>	Deductible waiver pass will be used and not available for the next three policy years	Premium level for add-on cover will increase; you will pay double the premium in the next policy year

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 A	AIA HSG MAX A + ADD-ON COVER AIA MAX VITALCARE
Total bill amount covered by your employer's insurance plan or other medical insurance policies ²	40,000	40,000	40,000
Reimbursement for out-of-pocket amount you paid ³	You will get 9,150	You will get 3,000	You will get 3,000
Reimbursement to your AIA HSG Max	30,850	37,000	37,000
Adjusted policy year limit	Your policy limit will be restored to 1,980,000	Your policy limit will be restored to 1,986,150	Your policy limit will be restored to 1,986,150
Other benefits	<i>Not applicable</i>	Your deductible waiver pass will be restored at next policy year ⁴	Your premium will not increase and will be restored to 'standard level' at next policy year ^{4,5}
Token of appreciation from AIA	You will receive 200	You will receive 200	You will receive 200
Total amount you will receive	9,350	3,200	3,200

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.

⁴ As the reimbursement to your AIA HSG Max is more than what the add-on cover had paid out.

⁵ This assumes that the hospital stay is the only one during the year. Adjustments to the premium level will depend on your current premium level, the total amount reimbursed to your AIA HSG Max A policy within the year, and the total amount paid by your add-on cover, AIA Max VitalCare, during the same period.

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 30 September 2024.