

AIA HEALTHSHIELD GOLD MAX
AIA MAX VITALHEALTH

ALL-IN-ONE HEALTHCARE COVER FROM PREVENTIVE CARE TO RECOVERY

A comprehensive Integrated Shield Plan that takes care
of you in and out of the hospital.

NO CHANGE
IN PREMIUMS
AFTER A
CLAIM!



HEALTHIER, LONGER,
BETTER LIVES

Singaporeans are living longer thanks to early detection and prevention of chronic diseases and critical illnesses*

Average life expectancy in Singapore



But medical inflation has also increased healthcare costs by 57.5% over the past 20 years**

It's more important than ever to be prepared for unexpected medical expenses. By having a plan that goes beyond basic coverage, to meet your needs from preventive care all the way to recovery.



Get the treatment you need without worry with the best medical cover rated by experts^

AIA HealthShield Gold Max goes beyond simply being an Integrated Shield Plan to provide holistic healthcare solutions and value-added services tailored to your needs. Enjoy peace of mind with no premium increase after claims¹, ensuring you can always get the medical treatment you need with complete confidence.

* Average Life Expectancy in Singapore: Data, Trends & Statistics (2023), published July 2023, by SmartWealth.

** 7 Healthcare Cost Statistics in Singapore (2024), published March 2024, by SmartWealth.

^ SMA Integrated Shield Plan Providers' Ranking Survey 2022, published June 2023, by Singapore Medical Association.

Why choose AIA HealthShield Gold (HSG) Max?



No change in premiums after a claim¹



High policy limit of up to S\$2 million per year



Up to 13 months pre- and post-hospitalisation benefits

Longest in market!



Guaranteed lifetime coverage and unlimited lifetime claim amount²



Extra coverage of up to S\$100,000 for 30 critical illnesses per policy year



Covers congenital abnormalities for the insured with no waiting time



Covers hospice inpatient palliative care

Three plans tailored to your healthcare needs

AIA HealthShield Gold Max A	AIA HealthShield Gold Max B	AIA HealthShield Gold Max B Lite
For stay in any standard ward in a private hospital	For stay in A-class ward or lower in a public hospital	For stay in 4-bedder B1-class ward or lower in a public hospital

DID YOU KNOW?



- We'll also cover day surgeries³ at approved medical institutions (e.g. specialist clinics)
- Admission to community hospitals can be claimed with referral from a doctor at the hospital

Supplement your outpatient cancer coverage with AIA Max A Cancer Care Booster

Get higher coverage for outpatient cancer treatments, including cancer drug treatments not under the Cancer Drug List (CDL).

Cancer drug treatments (CDL)

16x MediShield Life (MSHL) monthly limit⁴ for one primary cancer

Cancer drug services

10x MSHL yearly limit⁵ for one primary cancer

Cancer drug treatments (non-CDL)

\$S\$200K /policy year⁶

Co-insurance cap benefit

Reimburses any co-insurance over
\$S\$50K /policy year

Note: Refer to the AIA Max A Cancer Care Booster benefit table for details as well as higher claim limits for multiple primary cancers⁷. The above coverage is automatically included in AIA Max VitalHealth B / AIA Max VitalHealth B Lite, but different coverage limits⁸ apply.

No bill shock for quality medical care with AIA Max VitalHealth

Minimise your out-of-pocket expenses regardless of the doctor you consult, including non-AIA preferred provider (with pre-authorisation), or emergency admission via Accident & Emergency (A&E) department of a hospital.

Main Plan	Add-on	What you pay less for	What you pay
AIA HSG Max A	AIA Max VitalHealth A Covers private or public hospital treatment	Deductible and co-insurance	5% co-payment, capped at S\$3,000 ⁹ with deductible waiver pass*
	AIA Max VitalHealth A Value Covers private or public hospital treatment	Deductible and co-insurance for treatment in public hospital	5% co-payment, capped at S\$3,000 ⁹ for treatment in public hospital
		Co-insurance for treatment in private hospital	10% co-payment, capped at S\$6,000 ⁹ for treatment in private hospital
AIA HSG Max B	AIA Max VitalHealth B Covers public hospital treatment	Deductible and co-insurance	5% co-payment, capped at S\$3,000 ⁹
AIA HSG Max B Lite	AIA Max VitalHealth B Lite Covers public hospital treatment	Deductible and co-insurance	5% co-payment, capped at S\$3,000 ⁹

- Covers accommodation expenses for immediate family members¹⁰
- Covers post-hospitalisation home nursing expenses¹⁰
- Covers post-hospitalisation alternative medicine expenses for cancer and stroke¹⁰

Includes Traditional Chinese Medicine treatment!

DEDUCTIBLE WAIVER PASS
for AIA Max VitalHealth A

Enjoy zero deductible* on your first private hospital claim regardless of the doctor you consult. The deductible waiver pass will reset if you have not made any private hospital claims over 3 consecutive policy years.

* Coverage on deductible is subject to 5% co-payment. Private hospital claims without the deductible waiver pass will be subject to a S\$2,000 deductible.

EMERGENCY AND OUTPATIENT CARE BOOSTER
for AIA Max VitalHealth A and A Value

An optional add-on that covers A&E outpatient treatment due to an accident, post-A&E treatment and outpatient coverage for dengue fever and hand, foot, and mouth disease.

Enjoy value-added services that take you from preventive care to recovery

PREVENTIVE CARE

Early detection screening benefit¹¹

First in market!



- For customers from age 40 onwards with AIA Max VitalHealth A add-on

PRIMARY CARE

Exclusive rates on WhiteCoat teleconsultations



- Negotiated consultation fee[#] for video consultations with general practitioners
- Get your medication delivered to you in as quickly as 90 minutes
- Connect with our medical concierge to book an appointment with AIA preferred provider¹²

[#]Excludes GST, medication or delivery charges (where applicable).

Exclusive rates for specialist treatment



- Enjoy negotiated outpatient consultation rates when you seek specialist treatment with over 600 AIA Quality Healthcare Partner (AQHP) specialists

PRE-HOSPITALISATION / PRE-SURGERY

Enjoy greater peace of mind with pre-authorisation

Fastest and easiest* in the market!



- No more bill shock, as we'll let you know the exact amount that will be covered ahead of time
- Rest easy with no upfront cash payment, as we'll handle it directly with the healthcare provider
- Be confident that treatment is in line with medical norms as we will have assessed them beforehand
- Simply request your pre-authorisation via AIA+ app or by calling 1800 248 8000, and we'll be in touch with you within 1 working day

*SMA Integrated Shield Plan Providers' Ranking Survey 2022, published June 2023, by Singapore Medical Association.

PRE- TO POST-HOSPITALISATION

Get personalised medical support with Teladoc Health personal case management



- Receive medical advice for serious medical conditions from over 50,000 leading global specialists
- Access to a dedicated physician case manager to provide personalised medical support and guidance throughout your treatment journey

COMPLIMENTARY FOR
AIA Max VitalHealth A
AIA Max VitalHealth A Value
AIA Max VitalHealth B



POWERED BY **AIA Vitality**

Get up to
**15% premium
discount¹³**
on your plan!

Better Choice, Better Health

Make the choice towards better health than before with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. Through a wide spectrum of tools and benefits that target different aspects of your health, AIA Vitality supports you to make positive behavioural changes that improve your overall wellness.

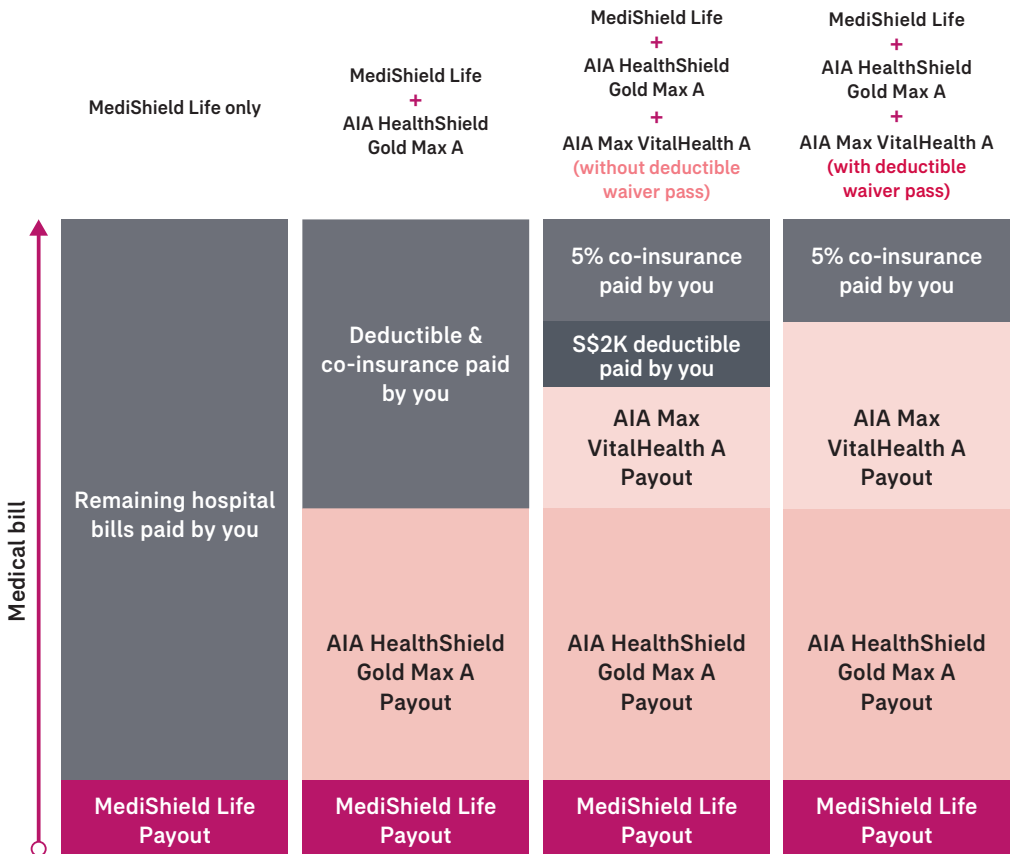
Besides physical health, AIA Vitality also takes care of your financial health with exclusive insurance benefits that you can enjoy on selected AIA plans and riders. Enjoy additional insurance coverage (also known as PowerUp Dollar) or premium discounts on a range of AIA protection and long-term savings plans. The higher your Vitality status, the more you'll have to look forward to – so boost your insurance needs with AIA Vitality today!

How AIA Vitality works with your plan

Take charge of your financial health with a Vitality-integrated AIA Max VitalHealth and enjoy premium discounts¹³ for the plan. As you get healthier and improve your AIA Vitality status, you will enjoy **greater discounts of up to 15%** – which means coverage for you at lower costs! So, the higher your AIA Vitality status, the more you save!

How can AIA HealthShield Gold Max and AIA Max VitalHealth help?

We can always count on MediShield Life for our hospitalisation needs. But when the unexpected happens, you may need a more holistic healthcare solution for greater protection, while keeping your out-of-pocket medical expenses to the minimum.



Note: The above diagram is for illustrative purposes only. Please note that pro-ration will apply for private hospital bills or public hospital A/B1-class ward bills under MediShield Life, which is sized for B2/C-class ward bills.

Strengthen your safety net

Tom has an **AIA HealthShield Gold Max A** plan with **AIA Max VitalHealth A**. He is diagnosed with heart attack, and his total medical bill in a private hospital comes up to S\$200,000.

AIA HealthShield Gold Max A covers most of his medical bill, and Tom incurs a total deductible and co-insurance of S\$23,150.

- Deductible = S\$3,500
- Co-insurance = S\$19,650
[10% x (S\$200,000 - S\$3,500)]

If Tom is treated by an AIA preferred provider¹² / non-AIA preferred provider

(with pre-authorization)



Eligible for deductible waiver pass

With AIA Max VitalHealth A, the deductible and co-insurance will be covered with a 5% co-payment of S\$10,000. As there is a co-payment cap, Tom only needs to pay S\$3,000.

Amount Tom needs to pay from his own pocket:

**5% co-payment =
S\$3,000**

(cap at S\$3,000 per policy year)

AIA Max VitalHealth A will cover the remaining **S\$20,150**.

Not eligible for deductible waiver pass

AIA Max VitalHealth A will only cover the deductible of over S\$2,000 and co-insurance, subject to a 5% co-payment. As there is a co-payment cap of S\$3,000, Tom needs to pay a total of S\$5,000.

Amount Tom needs to pay from his own pocket:

**Deductible =
S\$2,000**

**5% co-payment =
S\$3,000**

(cap at S\$3,000 per policy year)

AIA Max VitalHealth A will cover the remaining **S\$18,150**.



**If Tom is treated by a non-AIA preferred provider
(without pre-authorization)**



**Eligible for deductible
waiver pass**

Tom did not activate pre-authorization before treatment. AIA Max VitalHealth A will cover the deductible and co-insurance, subject to a 5% co-payment. Tom needs to pay a total of S\$10,000.

Amount Tom needs to pay from his own pocket:

**5% co-payment =
S\$10,000**
(5% x S\$200,000)

AIA Max VitalHealth A will cover the remaining **S\$13,150**.

**Not eligible for deductible
waiver pass**

Tom did not activate pre-authorization before treatment. AIA Max VitalHealth A will only cover the deductible of over S\$2,000 and co-insurance, subject to a 5% co-payment. Tom needs to pay a total of S\$11,900.

Amount Tom needs to pay from his own pocket:

**Deductible =
S\$2,000** | **5% co-payment =
S\$9,900**
[(S\$200,000 - S\$2,000 deductible borne by Tom) x 5% co-payment]

AIA Max VitalHealth A will cover the remaining **S\$11,250**.

Benefits of AIA HealthShield Gold Max (S\$ and includes GST)

Plan type	A	B	B Lite
Hospital ward entitlement	Private hospital (standard room or lower)	Public hospital (A-class ward or lower)	Public hospital (B1-class ward or lower)
1. Hospitalisation and surgical benefits Daily room and board charges <i>(includes charges for inpatient care provided through Mobile Inpatient Care @ Home)</i> Daily intensive care unit charges Community hospital charges Surgical charges <i>(includes organ transplant and stem cell transplant)</i> • Surgical procedures • Surgical implants and approved medical consumables • Stereotactic radiosurgery Hospice inpatient palliative care Continuation of autologous bone marrow transplant for multiple myeloma		As charged ¹⁴	
2. Pre-hospitalisation benefit	As charged ¹⁴ <i>(within either 100 days before hospitalisation or 13 months before hospitalisation if treated by an AIA preferred provider^{1,2})</i>	As charged ¹⁴ <i>(within 180 days before hospitalisation)</i>	As charged ¹⁴ <i>(within 100 days before hospitalisation)</i>
3. Post-hospitalisation benefits Post-hospitalisation treatment	As charged ¹⁴ <i>(within either 100 days after hospitalisation or 13 months after hospitalisation if treated by an AIA preferred provider^{1,2})</i>	As charged ¹⁴ <i>(within 180 days after hospitalisation)</i>	As charged ¹⁴ <i>(within 100 days after hospitalisation)</i>
Extended post-hospitalisation treatment for 30 critical illnesses	As charged ¹⁴ <i>(100 days after the hospitalisation¹⁵ ends)</i>		
4. Accidental inpatient dental treatment benefit	As covered for benefits under (1), (2) and (3)		
5. Pregnancy complications benefit¹⁶	As covered for benefits under (1), (2) and (3)		
6. Congenital abnormalities benefits For female insured's biological child from birth ¹⁶	Up to 20,000 per lifetime and 5,000 per child	Up to 16,000 per lifetime and 4,000 per child	Up to 12,000 per lifetime and 3,000 per child
For the insured	As covered for benefits under (1), (2) and (3)		
7. Living donor organ transplant benefits Insured (as a living donor) donating an organ ¹⁶	60,000 per organ transplant	40,000 per organ transplant	20,000 per organ transplant
Non-insured (as a living donor) donating an organ to the insured			

Plan type	A	B		B Lite
Hospital ward entitlement	Private hospital (standard room or lower)	Public hospital (A-class ward or lower)		Public hospital (B1-class ward or lower)
8. Medical treatment outside Singapore benefits Emergency medical treatment outside Singapore	As covered for benefits under (1) and (3) ¹⁷			
Planned medical treatment outside Singapore ¹⁸	As covered for benefits under (1), (2) and (3), and limited to charges in a private hospital in Singapore	As covered for benefits under (1), (2) and (3), and limited to charges in an A-class ward of a public hospital in Singapore		Not covered
9. Psychiatric treatment benefits In-hospital psychiatric treatment	5,000 per policy year	4,000 per policy year		3,500 per policy year
Post-hospitalisation psychiatric treatment (within 200 days after hospitalisation)	5,000 per policy year	2,500 per policy year		1,000 per policy year
10. Outpatient benefits¹⁹				
Type of hospital	Private hospital	Private hospital	Public hospital	Public hospital
Radiotherapy for cancer	As charged ¹⁴	500 per treatment session ²⁰	As charged ¹⁴	As charged ¹⁴
Stereotactic radiotherapy for cancer		4,000 per treatment session ²⁰		
Cancer drug treatments (CDL) ⁴	Treatment for one primary cancer			
	Up to 5x MSHL limit per month	Up to 5x MSHL limit per month ¹⁴		Up to 5x MSHL limit per month
	Treatment for multiple primary cancers ⁷			
	The total of the highest MSHL limit from among the covered CDL treatments received for each primary cancer per month	The total of the highest MSHL limit from among the covered CDL treatments received for each primary cancer per month ¹⁴		The total of the highest MSHL limit from among the covered CDL treatments received for each primary cancer per month
Cancer drug services ⁵	Treatment for one primary cancer			
	Up to 5x MSHL limit per policy year	Up to 5x MSHL limit per policy year ¹⁴		Up to 5x MSHL limit per policy year
	Treatment for multiple primary cancers ⁷			
	5x MSHL limit for multiple primary cancers per policy year	5x MSHL limit for multiple primary cancers per policy year ¹⁴		5x MSHL limit for multiple primary cancers per policy year
Renal dialysis	As charged ¹⁴	36,000 per policy year ²⁰	As charged ¹⁴	As charged ¹⁴
Erythropoietin		7,200 per policy year ²⁰		
Approved immunosuppressants prescribed for organ transplant		7,200 per policy year ²⁰		
Long-term parenteral nutrition		As charged ¹⁴		

Plan type	A	B	B Lite
Hospital ward entitlement	Private hospital (standard room or lower)	Public hospital (A-class ward or lower)	Public hospital (B1-class ward or lower)
11. Final expense benefit²¹	5,000 per policy	3,500 per policy	2,500 per policy
12. Waiver of one year's premium benefit^{21,22} <i>(upon total and permanent disability)</i>	One year's premium		
13. Extra cover for 30 critical illnesses benefit	100,000 per policy year ²³	75,000 per policy year	50,000 per policy year
Maximum limit per lifetime	Unlimited		
14. Cell, tissue, and gene therapy	250,000 per policy year		
15. Proton beam therapy	100,000 per policy year		
Maximum claim limit per policy year	1,000,000 or 2,000,000 <i>(if hospitalised under an AIA preferred provider¹²)</i>	1,000,000	300,000
Maximum claim limit per lifetime	Unlimited		
Pro-ration factor	100%	70% <i>(for inpatient, outpatient, and day surgery/short-stay ward charges incurred in private hospitals)</i>	B1-class ward – 90% (permanent resident) A-class ward – 80% Private hospital – 50% Private outpatient treatment – 65% Day surgery in private hospital – 65%
Deductible (per policy year) Age 81 next birthday or younger ²⁴			
C-class ward	1,500		
B2/B2+-class ward	2,000		
B1-class ward	2,500		
A-class ward	3,500		
Private hospital <i>(All ward types, except day surgery and short-stay ward)</i>	3,500		
Unsubsidised day surgery/short-stay ward	2,000		
Subsidised day surgery/short-stay ward	2,000		
Co-insurance	10%		
Last entry age (next birthday)	75		
Maximum coverage period	Lifetime		

Benefits of AIA HealthShield Gold Max Standard Plan

(S\$ and includes GST)

Plan type	Standard plan																																												
Hospital ward entitlement	Public hospitals (B1-class ward or lower)																																												
1. Hospitalisation and surgical benefits																																													
(i) Daily room and board charges <i>(includes charges for inpatient care provided through Mobile Inpatient Care @ Home)</i>	2,250 per day <i>The limits are higher by 300 for the first two (2) days of inpatient stay.</i>																																												
(ii) Daily intensive care unit (ICU) charges	6,850 per day <i>The limits are higher by 300 for the first two (2) days of inpatient stay.</i>																																												
(iii) Community hospital charges																																													
• Community hospital (Rehabilitative care)	760 per day																																												
• Community hospital (Sub-acute care)	960 per day																																												
(iv) Surgical charges																																													
	<table border="1"> <thead> <tr> <th>Surgery</th> <th>Claim Limit</th> </tr> </thead> <tbody> <tr><td>Table 1A</td><td>590</td></tr> <tr><td>Table 1B</td><td>1,050</td></tr> <tr><td>Table 1C</td><td>1,050</td></tr> <tr><td>Table 2A</td><td>1,800</td></tr> <tr><td>Table 2B</td><td>2,300</td></tr> <tr><td>Table 2C</td><td>2,370</td></tr> <tr><td>Table 3A</td><td>3,290</td></tr> <tr><td>Table 3B</td><td>4,240</td></tr> <tr><td>Table 3C</td><td>4,760</td></tr> <tr><td>Table 4A</td><td>5,970</td></tr> <tr><td>Table 4B</td><td>8,220</td></tr> <tr><td>Table 4C</td><td>8,220</td></tr> <tr><td>Table 5A</td><td>8,920</td></tr> <tr><td>Table 5B</td><td>9,750</td></tr> <tr><td>Table 5C</td><td>11,030</td></tr> <tr><td>Table 6A</td><td>15,910</td></tr> <tr><td>Table 6B</td><td>15,910</td></tr> <tr><td>Table 6C</td><td>17,300</td></tr> <tr><td>Table 7A</td><td>21,840</td></tr> <tr><td>Table 7B</td><td>21,840</td></tr> <tr><td>Table 7C</td><td>21,840</td></tr> </tbody> </table>	Surgery	Claim Limit	Table 1A	590	Table 1B	1,050	Table 1C	1,050	Table 2A	1,800	Table 2B	2,300	Table 2C	2,370	Table 3A	3,290	Table 3B	4,240	Table 3C	4,760	Table 4A	5,970	Table 4B	8,220	Table 4C	8,220	Table 5A	8,920	Table 5B	9,750	Table 5C	11,030	Table 6A	15,910	Table 6B	15,910	Table 6C	17,300	Table 7A	21,840	Table 7B	21,840	Table 7C	21,840
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• Surgical procedures ³																																													
• Surgical implants and approved medical consumables	9,800 per hospitalisation																																												
• Radiosurgery, including proton beam therapy – category 4 ²⁵	31,300 per course of treatment																																												
(v) Hospice inpatient palliative care																																													
• Hospice inpatient palliative care (general)	560 per day																																												
• Hospice inpatient palliative care (specialised)	760 per day																																												
(vi) Continuation of autologous bone marrow transplant for multiple myeloma	14,040 per course of treatment																																												

Plan type	Standard plan		
Hospital ward entitlement	Public hospitals (B1-class ward or lower)		
(vii) Serious pregnancy and delivery-related complications	As charged but limited to the benefits covered under 1(i) to 1(iv)		
(viii) Inpatient psychiatric treatment	680 per day (up to 60 days per policy year)		
2. Outpatient benefits¹⁹			
(i) Cancer drug treatments (CDL)⁴	Treatment for one primary cancer	Treatment for multiple primary cancers ⁷	
	3x MSHL limit for one primary cancer per month	The total of the highest MSHL limit from among the covered CDL treatments for each primary cancer per month	
(ii) Cancer drugs services⁵	2x MSHL limit for one primary cancer per policy year	2x MSHL limit for multiple primary cancers per policy year	
(iii) Radiotherapy for cancer			
External (except hemi-body irradiation)	880 per treatment		
Brachytherapy	1,100 per treatment		
Hemi-body irradiation	2,510 per treatment		
Stereotactic radiotherapy	6,210 per treatment		
Proton beam therapy: • Category 1	880 per treatment		
• Category 2	1,100 per treatment		
• Category 3	6,210 per treatment		
(iv) Kidney dialysis	3,740 per month		
(v) Erythropoietin	450 per month		
(vi) Immunosuppressants for organ transplant	1,480 per month		
(vii) Long-term parenteral nutrition	3,980 per month		
Maximum claim limit			
Maximum limit per policy year	200,000		
Maximum limit per lifetime	Unlimited		
Pro-ration factor		Singapore citizen	Singapore permanent resident
	C-class ward	Does not apply	Does not apply
	B2/B2+-class ward	Does not apply	Does not apply
	B1-class ward	Does not apply	90%
	A-class ward	80%	80%
	Private hospital	50%	50%
	Outpatient treatment in public hospital	Does not apply	Does not apply
	Outpatient treatment in private hospital or private medical institution	65%	65%
	Day surgery in public hospital	Does not apply	Does not apply
	Day surgery in private hospital or private medical institution	65%	65%
	Subsidised / unsubsidised short-stay ward in public hospital	Does not apply	Does not apply

Plan type	Standard plan	
Hospital ward entitlement	Public hospitals (B1-class ward or lower)	
Deductible (per policy year)		Age 80 next birthday or younger ²⁴
	C-class ward	1,500
	B2/B2+-class ward	2,000
	B1-class ward	2,500
	A-class ward	2,500
	Private hospital	2,500
	Subsidised day surgery / short-stay ward	1,500
	Unsubsidised day surgery / short-stay ward	2,000
Co-insurance	10%	
Maximum coverage period	Lifetime	

Benefits of AIA Max A Cancer Care Booster (S\$ and includes GST)

Hospital ward entitlement	Private hospital (standard room or lower)	
Outpatient cancer care benefits	Treatment for one primary cancer	Treatment for multiple primary cancers ⁷
Cancer drug treatments (CDL)⁴	16x MSHL for one primary cancer per month ²⁶ <i>(less 10% co-insurance for every claim)</i>	The total of the highest MSHL limit from among the covered CDL treatments for each primary cancer per month ²⁶ <i>(less 10% co-insurance for every claim)</i>
Cancer drug services⁵	10x MSHL for one primary cancer per policy year ²⁶ <i>(less 10% co-insurance for every claim)</i>	10x MSHL for multiple primary cancers per policy year ²⁶ <i>(less 10% co-insurance for every claim)</i>
Cancer drug treatments (non-CDL)⁶	200,000 per policy year <i>(less 10% co-insurance for every claim)</i>	
Co-insurance cap benefit	Covers co-insurance over 50,000 per policy year incurred under AIA HealthShield Gold Max Series policy and AIA Max A Cancer Care Booster for cancer drug treatment on CDL and cancer drug services, if: (a) the treatment is provided by an AIA preferred provider ¹² ; (b) there is a certificate of pre-authorization relating to the treatment; or (c) it is an emergency treatment referred by a Singapore hospital's A&E department.	

Benefits of AIA Max VitalHealth A / A Value (S\$ and includes GST)

Plan type	AIA Max VitalHealth A	AIA Max VitalHealth A Value
Private hospital (standard room or lower)		
If admitted to and/or treated in private hospital		
Deductible	<p style="text-align: center;"><u>With deductible waiver pass</u></p> <p>For the first private hospital claim and any claim made 3 policy years or more after a previous claim for treatment in private hospital:</p> <p>Covers: (a) the deductible and co-insurance as incurred under AIA HealthShield Gold Max, and (b) the co-insurance incurred under AIA Max A Cancer Care Booster for cancer drug treatment on CDL and cancer drug services.</p>	<p>Covers:</p> <p>(a) the co-insurance incurred under AIA HealthShield Gold Max, and</p> <p>(b) the co-insurance incurred under AIA Max A Cancer Care Booster for cancer drug treatment on CDL and cancer drug services.</p>
Co-insurance	<p style="text-align: center;"><u>Without deductible waiver pass</u></p> <p style="text-align: center;">Other than the above:</p> <p>Covers: (a) the deductible over 2,000 and co-insurance incurred under AIA HealthShield Gold Max, and (b) the co-insurance incurred under AIA Max A Cancer Care Booster for cancer drug treatment on CDL and cancer drug services.</p> <p>There will be a 5% co-payment for every claim made under the deductible and co-insurance benefits, capped at 3,000 per policy year if:</p> <p>(a) the treatment is provided by an AIA preferred provider¹²;</p> <p>(b) there is a certificate of pre-authorisation relating to the treatment; or</p> <p>(c) it is an emergency treatment referred by a Singapore hospital's A&E department.</p> <p>When there is more than one physician treating the insured for the same hospitalisation, the main treating physician must be an AIA preferred provider¹².</p>	<p>There will be a 10% co-payment for every claim made under your policy, capped at 6,000 per policy year if:</p> <p>(a) the treatment is provided by an AIA preferred provider¹²;</p> <p>(b) there is a certificate of pre-authorisation relating to the treatment; or</p> <p>(c) it is an emergency treatment referred by a Singapore hospital's A&E department.</p> <p>When there is more than one physician treating the insured for the same hospitalisation, the main treating physician must be an AIA preferred provider¹².</p>
If admitted to and/or treated in public hospitals		
Deductible	<p>Covers: (a) the deductible and co-insurance incurred under AIA HealthShield Gold Max, and (b) the co-insurance incurred under AIA Max A Cancer Care Booster for cancer drug treatment on CDL and cancer drug services.</p>	
Co-insurance	<p>There will be 5% co-payment for every claim, capped at 3,000 per policy year.</p>	

Plan type	AIA Max VitalHealth A	AIA Max VitalHealth A Value
Private hospital (standard room or lower)		
Extended benefits		
Immediate family member accommodation¹⁰ <i>(as advised in writing by a physician during the period of insured's hospitalisation)</i>	Standard charges for an additional bed	Standard charges incurred for an additional bed, up to 70 per day
Post-hospitalisation alternative medicine¹⁰ for cancer and stroke <i>(within 100 days after the day the hospitalisation ends)</i>	5,000 per policy year	3,000 per policy year
Post-hospitalisation home nursing¹⁰ <i>(within 26 weeks after the hospitalisation ends)</i>	500 per day <i>(5,000 per policy year)</i>	300 per day <i>(3,000 per policy year)</i>
Home palliative care <i>(for terminal illness and terminal cancer)</i>	15,000 per month <i>(45,000 per lifetime)</i>	15,000 per month <i>(45,000 per lifetime)</i>
Early detection screening¹¹	Colonoscopy for age 50 and above <i>(once every 10 years)</i> Mammogram for women aged 40 - 69 <i>(once every 2 years)</i>	Does not apply
Personal Medical Case Management (Teladoc)	Yes	
Optional: Emergency and Outpatient Care Booster		
Emergency outpatient treatment due to accident	2,000 per policy year <i>(less 5% of the charges incurred per claim)</i>	
Post A&E treatment <i>(within 30 days from emergency outpatient treatment due to accident)</i>		
Ambulance service^{10, 27} <i>(due to an emergency condition)</i>	250 per hospitalisation or emergency outpatient treatment	
Outpatient treatment for hand, foot, and mouth disease (HFMD) & dengue fever	300 per policy year <i>(less 5% of the charges incurred per claim)</i>	
Emergency medical evacuation & repatriation¹⁰	50,000 per policy year	
Emergency international medical assistance	Call (65) 6338 6200 for assistance	

Benefits of AIA Max VitalHealth B / B Lite (S\$ and includes GST)

Plan type	B	B Lite
Hospital ward entitlement	Public hospital (A-class ward or lower)	Public hospital (B1-class ward or lower)
If admitted to and/or treated by an AIA preferred provider¹²		
Deductible	Covers: (a) the deductible and co-insurance as incurred under AIA HealthShield Gold Max, and (b) the co-insurance incurred under cancer drug treatment on CDL and cancer drug services. There will be a 5% co-payment for every claim, capped at 3,000 per policy year. When there is more than one physician treating the insured for the same hospitalisation, the main treating physician must be an AIA preferred provider ¹² .	
Co-insurance		

Plan type	B	B Lite
Hospital ward entitlement	Public hospital (A-class ward or lower)	Public hospital (B1-class ward or lower)
If admitted to and/or treated by non-AIA preferred provider		
Deductible	Covers: (a) the deductible and co-insurance as incurred under AIA HealthShield Gold Max, and (b) the co-insurance incurred under cancer drug treatment on CDL and cancer drug services. There will be a 5% co-payment for every claim, capped at 3,000 per policy year if: (a) there is a certificate of pre-authorisation relating to the treatment; or (b) it is an emergency treatment referred by a Singapore hospital's A&E department.	
Co-insurance		
Extended benefits		
Immediate family member accommodation¹⁰ <i>(as advised in writing by a physician during the period of insured's hospitalisation)</i>	Standard charges for an additional bed <i>(up to 70 per day)</i>	Standard charges for an additional bed <i>(up to 50 per day)</i>
Post-hospitalisation alternative medicine¹⁰ for cancer and stroke <i>(within 100 days after the day the hospitalisation ends)</i>	3,000 per policy year	1,000 per policy year
Post-hospitalisation home nursing¹⁰ <i>(within 26 weeks after hospitalisation ends)</i>	300 per day 3,000 per policy year	200 per day 2,000 per policy year
Emergency outpatient treatment due to accident	1,000 per policy year <i>(less 5% of the charges incurred per claim)</i>	800 per policy year <i>(less 5% of the charges incurred per claim)</i>
Ambulance service^{10,27} <i>(due to an emergency condition)</i>	150 per hospitalisation or emergency outpatient treatment	100 per hospitalisation or emergency outpatient treatment
Personal medical case management (Teladoc)	Yes	Nil
Outpatient cancer care benefits⁸		
Cancer drug treatments (CDL)⁴	Treatment for one primary cancer	
	10x MSHL for one primary cancer per month ²⁶ <i>(less 10% co-insurance for every claim)</i>	
	Treatment for multiple primary cancers ⁷	
	The total of the highest MSHL limit amongst the covered CDL treatments received per month ²⁶ <i>(less 10% co-insurance for every claim)</i>	
Cancer drug services⁵	Treatment for one primary cancer	
	8x MSHL for one primary cancer per policy year ²⁶ <i>(less 10% co-insurance for every claim)</i>	
	Treatment for multiple primary cancers ⁷	
	8x MSHL for multiple primary cancers per policy year ²⁶ <i>(less 10% co-insurance for every claim)</i>	
Cancer drug treatments (non-CDL)⁶	50,000 per policy year <i>(less 10% co-insurance for every claim)</i>	

Terms and Conditions:

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contracts for the full list of exclusions. Some of these exclusions may be covered under MediShield Life.

- ¹ Premiums are not guaranteed. We may review from time to time or may increase with age upon renewal.
- ² Subject to policy year limit and any overall benefit limits.
- ³ Refers to the types of surgical operations listed in the "Table of Surgical Procedures" under the MediSave Scheme operated by the Singapore Ministry of Health. It excludes all surgical operations stated in the 'General exclusions' and any other surgical operations that are not specified in the "Table of Surgical Procedures". The costs of any surgical implants, approved medical consumables, and/or stereotactic radiosurgery procedures are not included in this portion of the benefit.
- ⁴ Refer to the 'Cancer drug list' on the Singapore Ministry of Health's website for the applicable limits.
- ⁵ Refer to MediShield Life's Cancer Drug Services limit on the Singapore Ministry of Health's website.
- ⁶ Refer to 'Scope of Non-CDL coverage' for drugs under classes A, B, C, D1 to D3 and E1 to E3. For details on each class, please refer to the Life Insurance Association's website.
- ⁷ Please refer to the policy contract for the definition of multiple primary cancers. The claim limits for multiple primary cancers are accorded on an application basis. Doctors are to submit the application form to Singapore Ministry of Health and AIA for assessment of claim limits under MediShield Life and AIA HealthShield Gold Max Standard Plan claims respectively.
- ⁸ Any charges payable will first be reduced by multiplying such charges with the pro-ration factor (if any) under the respective plan type of the AIA HealthShield Gold Max it is attached to.
- ⁹ Refer to the respective AIA Max VitalHealth benefit tables for information.
- ¹⁰ These benefits are not payable if the insured is diagnosed and hospitalised due to a psychiatric condition.
- ¹¹ AIA Max VitalHealth A must be in-force for a minimum of 2 years. The types of screening may be revised from time to time. Terms and conditions apply.
- ¹² 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).
- ¹³ Premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%.
- ¹⁴ We shall pay the eligible expenses incurred, subject to any pro-ration factor, deductible and/or co-insurance, any other benefit limits as stated in the benefit table and the terms and conditions of the policy contract.

- ¹⁵ For AIA HealthShield Gold Max A, this benefit is not payable if you have made a post-hospitalisation treatment claim for a period of 200 or more days.
- ¹⁶ Waiting period applies for the following benefits. It starts from the policy date, the last reinstatement date or the start date of plan upgrade, whichever is the latest.
- 10 months waiting period for pregnancy complications benefit. Please refer to the product summary for the full list of the pregnancy complications covered.
 - 10 months waiting period for congenital abnormalities benefit. Eligible expenses incurred during the first 24 months from date of birth of the child will be reimbursed.
 - 24 months waiting period for living donor organ transplant benefit. The date the recipient of the organ is first diagnosed with organ failure must be after the waiting period.
- ¹⁷ Provided the post-hospitalisation treatment and tests are done in Singapore and within the periods as stated in the benefit table.
- ¹⁸ The overseas hospital must have an approved working arrangement with the MediSave-accredited institution/referral centre in Singapore. It covers pre- and post-hospitalisation treatments and tests done in Singapore and within the periods as stated in the benefit table.
- ¹⁹ Eligible expenses incurred under the outpatient benefit are not subject to the deductible but are subject to co-insurance.
- ²⁰ If the eligible expenses incurred in a private hospital or any other private medical institution exceed the benefit limits for each outpatient treatment, the excess amount will be subject to the pro-ration factor.
- ²¹ The final expense benefit and waiver of premium for 1-year benefit (upon Total and Permanent Disability) are not subject to deductible and co-insurance.
- ²² The benefit expires on the policy anniversary occurring on or after the insured's 70th birthday. Please refer to the policy contract for the definition of Total and Permanent Disability.
- ²³ For AIA HealthShield Gold Max A, this benefit is included in the maximum limit per policy year of S\$2 million.
- ²⁴ For ages 81 or 82 and above next birthday, please refer to the product summary.
- ²⁵ Refers to the gamma knife treatment or the Novalis shaped beam treatment of neurosurgical or neurological disorders, or proton beam therapy (category 4) as approved and listed on the Singapore Ministry of Health's website.
- ²⁶ The limit is in addition to the limit under the AIA HealthShield Gold Max, excluding the amount not payable under the AIA HealthShield Gold Max due to the pro-ration factor, if any.
- ²⁷ This benefit is payable only when incurred within 24 hours from the occurrence of an emergency condition arising from an illness / accidental injury that requires hospitalisation, or an accidental injury that requires emergency outpatient treatment.

Important Notes:

Value-added services provided by our partners are not contractual benefits. They are independent third-party companies. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by them, which is not sold or marketed by AIA. AIA shall not be held responsible or liable in any way for any action, omission, advice or information that is given, or statements made by any service providers or other persons (including healthcare providers) arising from or in connection with this service. Any and all personal data provided to us will be used to ascertain your eligibility to access the services and other information herein. The collection, use, disclosure, and retention of your personal data is subject to the AIA Personal Data Policy (Singapore), to which you agree and accept. AIA reserves the right, at its sole and absolute discretion, to cancel, terminate and/or withdraw the value-added services any time or for any reason without notice.

These insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This brochure is not a contract of insurance. The precise terms and conditions of these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the relevant policy contracts. You are advised to read the relevant policy contracts.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost. You are recommended to read the product summary and seek advice from a qualified AIA Financial Services Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

AIA HealthShield Gold Max is a MediSave-approved Integrated Shield Plan that comprises MediShield Life administered by the Central Provident Fund Board and an additional private insurance coverage portion administered by AIA. When making a claim, the higher of the benefits computed under both plans will be paid. Please note that you can use your CPF MediSave account to purchase only one MediSave-approved medical insurance scheme per Insured at any one time.

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 September 2024.

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