

AIA ULTIMATE CRITICAL COVER (UCC)

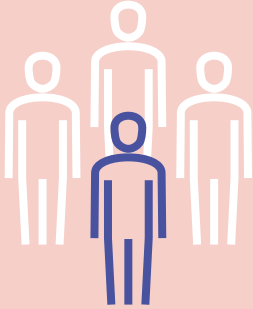
# RESTORE. REFUEL. RESET. EXACTLY WHAT YOU NEED WHEN RECOVERING FROM A CRITICAL ILLNESS.

Get back on your feet with the only plan giving you  
unlimited<sup>1</sup> claims and 100% coverage reset.



HEALTHIER, LONGER,  
BETTER LIVES

# Ultimate protection to help you stay resilient



**1 in 4 people**

may develop cancer in their lifetime\*

As Singaporeans enjoy longer lives, the risk of critical illnesses such as cancer and heart disease also rises. And there has never been a more important time to be covered sufficiently, and across different critical illnesses.



Singaporeans and Permanent Residents have a  
**74% gap in critical illness  
protection\*\***

But many are underprepared with inadequate coverage. Which is why AIA has designed a first-of-its-kind plan to help you stay resilient, no matter what.

\* Health Promotion Board. Singapore Cancer Registry Annual Report 2021.

\*\* 2023, Sep 8. The Protection Gap Study 2022. [https://www.lia.org.sg/media/3974/lia-pgs-2022-report\\_final\\_8-sep-2023.pdf](https://www.lia.org.sg/media/3974/lia-pgs-2022-report_final_8-sep-2023.pdf)

Introducing AIA Ultimate Critical Cover (UCC), the ultimate protection that offers multiple claims for multi-stage critical illnesses, and even against relapses with an enhanced rider.

So as you recover physically from a critical illness, we're here to help you recover financially too.



# Unlimited claims<sup>1</sup>. 100% coverage reset.

AIA Ultimate Critical Cover (UCC) protects you across multiple critical illnesses in the early, intermediate and major stages with 100% of your coverage amount reset every 12 months<sup>2</sup>.



## Continual protection with Ultimate Reset Benefit

It is ultimate assurance knowing your coverage fully resets every 12 months<sup>2</sup> from the last claim. With this benefit, you are covered against different critical illnesses with unlimited claims for major stages<sup>1</sup>. It also allows you to make multiple claims totalling up to 500%<sup>3</sup> of your coverage amount. Whatever critical illnesses throw at you, we're here to help you stay financially resilient. Over and over again.



## Flexible coverage length

Choose your preferred coverage term of up to age 65, 75, or 85, whichever best suits your needs.



## Wide coverage for multiple stages

You're covered for 150 medical conditions across early, intermediate and major stage.



## Securing your family's financial future

In the unfortunate event of death<sup>4</sup>, your loved ones will receive 5% of the coverage amount. Should accidental death occur, they will receive 100% of the coverage amount.

# Continuous coverage even during relapses

Exclusively available only to AIA Ultimate Critical Cover (UCC) customers, the UCC Enhancer additionally provides you with the Ultimate Relapse Benefit and Catastrophic Critical Illness Benefit. Even if a critical illness returns, you'll be financially supported.



## Ultimate Relapse Benefit

When a relapse occurs, this benefit allows you to claim again for the same critical illness your AIA Ultimate Critical Cover (UCC) paid out<sup>5</sup>.

For every claim, you will receive the lower of 50% of your coverage amount; or your current coverage amount. You can claim up to 100% of your coverage amount.



### What's covered?

- Re-diagnosed Major Cancer
- Recurred Stroke
- Recurred Heart Attack
- Repeated Major Organ or Bone Marrow Transplant
- Repeated Heart Valve Surgery



## Catastrophic Critical Illness Benefit

Should catastrophic critical illness<sup>6</sup> strike, you will receive an additional 100% of your coverage amount, regardless of any claims made previously, to help you cope with the illness. Furthermore, this payout does not reduce the coverage amount of your AIA Ultimate Critical Cover (UCC).



### What's covered?

- Major Cancer
- Stroke
- Heart Attack
- Major Organ Transplant (heart and lung)
- Paralysis (loss of use of limbs)

# Extend protection for more than yourself

With these optional riders that take care of future premiums, you and your loved ones can stay protected no matter what.



## Optional Premium Waiver Riders

### Riders to ensure your plan's continuity

Future premiums of your AIA Ultimate Critical Cover (UCC) and eligible riders (if any) will be waived, upon diagnosis of any of the covered:

- 149 early, intermediate, or major stage critical illnesses with **Early Critical Protector Waiver of Premium (II) rider**; or
- 72 major critical illnesses with **Critical Protector Waiver of Premium (II) rider**

### Riders to secure your child's plan

We will waive future premiums of your child's AIA Ultimate Critical Cover (UCC) and eligible riders (if any) until your child's 25<sup>th</sup> birthday or the end of your premium waiver rider term (whichever is earlier) upon diagnosis of any of the covered:

- 149 early, intermediate, or major stage critical illnesses, total and permanent disability, or upon your passing with **Early Critical Protector Payor Benefit (II) rider**; or
- Upon your passing or diagnosis of disability, with **Payor Benefit rider**

# Secure your health and wellness with more than just financial protection

As a plan that's your ultimate protection, AIA Ultimate Critical Cover (UCC) does not just take care of your financial responsibilities, it also offers convenient access to additional medical support and the confidence to overcome lapses in health.



## Teladoc Health

Enjoy access to Teladoc Health's Personal Case Management service, which offers personalised medical support from diagnosis to recovery for critical medical conditions.

### Key benefits of Teladoc Health include:

- Access to a dedicated physician case manager
- Medical advice on your diagnosis and treatment from a panel of over 50,000 leading global specialists who will:
  - Review and reevaluate your critical illness condition;
  - Offer medical recommendations based on reviewed diagnosis; and
  - Provide ongoing guidance and support for as long as it is needed
- Daily service in English and Mandarin from 0900 – 2100 hrs, except public holidays

Note: Teladoc Health provides support for all covered conditions under AIA Ultimate Critical Cover (UCC) except for Terminal Illness, covered Mental Illnesses and Emergency Care, and/or any medical conditions of urgent invasive and/or urgent surgical procedures.



### WhiteCoat Telemedicine

AIA's exclusive partnership with WhiteCoat allows you to video consult with Singapore-registered doctors at your convenience. Enjoy a flat teleconsultation fee of only S\$12<sup>^</sup> and have your prescribed medicine delivered to your doorstep.



### WhiteCoat Chronic Home Care

The newest AIA-exclusive program that helps you manage and treat the following chronic conditions from the comfort of your home, via the WhiteCoat app:



Diabetes



High blood pressure  
(Hypertension)



High cholesterol  
(Hyperlipidemia)

From as little as S\$30/month<sup>\*</sup>, you can manage your health with minimal disruption for a healthier, longer, and better life. Enjoy more convenience with:

- Teleconsultation for routine review and monitoring
- In-app reminders for medication consumption and review/test dates
- In-home visits by medical staff for required lab tests
- Medication prescription, refills, and delivery (charged separately)

Condition(s)	Monthly Cost
Diabetes	S\$30
Hypertension	S\$30
Hyperlipidemia	S\$30
Hypertension + Hyperlipidemia	S\$35
Diabetes + Hypertension	S\$40
Diabetes + Hyperlipidemia	S\$40
Diabetes + Hypertension + Hyperlipidemia	S\$40

Notes:

<sup>^</sup>Cost excludes GST, medication, delivery charges, medical tests, imaging, or examination, where applicable.

<sup>\*</sup>Monthly subscription cost ranges from S\$30 (1 condition) to S\$40 (up to 3 conditions) per month. Each enrolment is for 12 months and is subject to WhiteCoat General Practitioner's assessment of eligibility via teleconsultation. The subscription cost of 12 months is to be paid upfront by the customer.





Get up to

**15% premium  
discount**

on your plan!

POWERED BY **AIA Vitality**

## 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<sup>7</sup>

Take charge of your financial health with a Vitality-integrated AIA Ultimate Critical Cover (UCC)! You can enjoy upfront premium discount on your first year's premiums for the plan and eligible riders. As you get healthier and improve your AIA Vitality status, you will enjoy greater discounts of up to 15%<sup>7</sup> – which means lower costs on your coverage! So, the higher your AIA Vitality status, the more you save!

# Protecting you through all stages of CIs and relapses



Robert is a male non-smoker, married with children. At age 43, he buys AIA Ultimate Critical Cover (UCC) with a coverage amount of S\$100,000. He opts for coverage until age 85 and adds on the UCC Enhancer to boost his protection against relapse of critical illnesses till age 85.

Jan 2024

CURRENT COVERAGE AMOUNT: S\$100,000

Robert buys AIA Ultimate Critical Cover (UCC) with UCC Enhancer.

May 2024

CURRENT COVERAGE AMOUNT: S\$0 (S\$100,000 - S\$100,000)

Robert is diagnosed with **early-stage Stroke**.



Early-stage CI Benefit payout: **S\$100,000**

May 2025

CURRENT COVERAGE AMOUNT RESET TO S\$100,000

After 12 months, Robert's UCC coverage amount is fully restored.



Ultimate Reset Benefit coverage reset: **S\$100,000**

Dec 2025

CURRENT COVERAGE AMOUNT: S\$0 (S\$100,000 - S\$100,000)

Robert is unfortunately diagnosed with **major-stage Liver Cancer** (Catastrophic - Stage IV).



Major-stage CI Benefit payout: **S\$100,000**



UCC Enhancer's Catastrophic CI Benefit payout: **S\$100,000**  
**The Catastrophic CI Benefit terminates.**

CATASTROPHIC  
CI BENEFIT  
PAYOUT:  
**S\$100,000**

Dec 2026

CURRENT COVERAGE AMOUNT RESET TO S\$100,000

After 12 months, Robert's UCC coverage amount is fully restored.



Ultimate Reset Benefit coverage reset: **S\$100,000**

Jan 2027

CURRENT COVERAGE AMOUNT: S\$0 (S\$100,000 - S\$100,000)

Robert suffers a **Heart Attack**, thankfully caught at early stage.



Early-stage CI Benefit payout: **S\$100,000**

Jan 2028

CURRENT COVERAGE AMOUNT RESET TO S\$100,000

After 12 months, Robert's UCC coverage amount is fully restored.



Ultimate Reset Benefit coverage reset: **S\$100,000**

April 2028

CURRENT COVERAGE AMOUNT: S\$50,000 (S\$100,000 - S\$50,000)

1<sup>ST</sup> RELAPSE

Robert unfortunately has a **major-stage Liver Cancer relapse** (1<sup>st</sup> relapse), more than 2 years after his last major-stage Liver Cancer diagnosis in Dec 2025.



UCC ENHANCER'S ULTIMATE RELAPSE BENEFIT PAYOUT:

UCC Enhancer's Ultimate Relapse Benefit remaining coverage amount: **S\$50,000** (S\$100,000 - S\$50,000)

S\$50,000<sup>#</sup>

April 2029

CURRENT COVERAGE AMOUNT RESET TO S\$100,000

After 12 months, Robert's UCC coverage amount is fully restored.



Ultimate Reset Benefit coverage reset: **S\$100,000**

June 2032

CURRENT COVERAGE AMOUNT: S\$50,000 (S\$100,000 - S\$50,000)

2<sup>ND</sup> RELAPSE

Robert suffers another **major-stage Liver Cancer relapse** (2<sup>nd</sup> relapse), more than 2 years after his last relapse in April 2028.



UCC ENHANCER'S ULTIMATE RELAPSE BENEFIT PAYOUT:

UCC Enhancer's Ultimate Relapse Benefit remaining coverage amount: **S\$0** (S\$100,000 - S\$50,000 for 1<sup>st</sup> relapse payout - S\$50,000 for 2<sup>nd</sup> relapse payout).

S\$50,000<sup>#</sup>

**The Ultimate Relapse Benefit terminates.**



Total payout:  
**S\$500,000**

Robert's UCC Enhancer terminates. But his UCC policy stays in force, with the Ultimate Reset Benefit continuing to reset his coverage amount for future claims.

<sup>#</sup>Lower of 50% coverage amount; or current coverage amount.

# Conditions covered by AIA Ultimate Critical Cover (UCC)

Be covered until age 65, 75 or 85, subject to your selected coverage term.

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
1	Acquired Brain Damage	N/A	N/A	✓
2	Acute Severe Ulcerative Colitis	✓	N/A	✓
3	Addison disease or Autoimmune Adrenalitis	N/A	N/A	✓
4	Adrenalectomy for Adrenal Adenoma	N/A	N/A	✓
5	Alzheimer's Disease / Severe Dementia	✓	✓	✓
6	Angioplasty & Other Invasive Treatment for Coronary Artery	N/A	N/A	✓
7	Benign Brain Tumour	✓	✓	✓
8	Biliary Atresia	✓	N/A	✓
9	Blindness (Irreversible Loss of Sight)	✓	✓	✓
10	Brain Surgery	N/A	N/A	✓
11	Chronic Auto-Immune Hepatitis	N/A	N/A	✓
12	Chronic Relapsing Pancreatitis	✓	✓	✓
13	Coma	✓	✓	✓
14	Coronary Artery By-pass Surgery	✓	N/A	✓
15	Creutzfeldt-Jakob Disease	✓	✓	✓
16	Deafness (Irreversible Loss of Hearing)	✓	✓	✓
17	Ebola	N/A	N/A	✓
18	Elephantiasis	N/A	N/A	✓
19	End Stage Kidney Failure	✓	✓	✓
20	End Stage Liver Failure	✓	✓	✓
21	End Stage Lung Disease	✓	✓	✓
22	Fulminant Hepatitis	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
23	Generalized Tetanus	N/A	N/A	✓
24	Heart Attack of Specified Severity	✓	✓	✓
25	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓
26	Idiopathic Parkinson's Disease	✓	✓	✓
27	Infective Endocarditis	✓	N/A	✓
28	Insulin Dependent Diabetes Mellitus	N/A	N/A	✓
29	Irreversible Aplastic Anaemia	✓	✓	✓
30	Irreversible Loss of Speech	✓	✓	✓
31	Juvenile Huntington Disease	N/A	N/A	✓
32	Loss of Independent Existence	✓	N/A	✓
33	Major Burns	✓	✓	✓
34	Major Cancer	✓	✓	✓
35	Major Head Trauma	✓	✓	✓
36	Major Organ / Bone Marrow Transplantation	✓	✓	✓
37	Medically Acquired HIV infection	N/A	N/A	✓
38	Medullary Cystic Disease	N/A	N/A	✓
39	Motor Neurone Disease	✓	✓	✓
40	Multiple Root of Branchial Plexus Injury	N/A	N/A	✓
41	Multiple Sclerosis	✓	✓	✓
42	Muscular Dystrophy	✓	✓	✓
43	Necrotising Fasciitis	N/A	N/A	✓
44	Occupationally Acquired Hepatitis B or C	N/A	N/A	✓
45	Open Chest Heart Valve Surgery	✓	✓	✓
46	Open Chest Surgery to Aorta	✓	✓	✓
47	Osteogenesis Imperfecta	N/A	N/A	✓
48	Other Serious Coronary Artery Disease	✓	✓	✓
49	Paralysis (Irreversible Loss of use of limbs)	✓	✓	✓

No.	Critical Illnesses	Early Stage	Intermediate Stage	Major Stage
50	Persistent Severe Juvenile Rheumatoid Arthritis	✓	N/A	✓
51	Persistent Vegetative State (Apallic Syndrome)	✓	N/A	✓
52	Pheochromocytoma	N/A	N/A	✓
53	Poliomyelitis	N/A	✓	✓
54	Primary Pulmonary Hypertension	✓	✓	✓
55	Progressive Scleroderma	✓	✓	✓
56	Progressive Supranuclear Palsy	✓	N/A	✓
57	Rabies	N/A	N/A	✓
58	Resection of the whole small intestine (duodenum, jejunum, and ileum)	N/A	N/A	✓
59	Severe Bacterial Meningitis	✓	✓	✓
60	Severe Cardiomyopathy	N/A	N/A	✓
61	Severe Crohn's Disease	✓	N/A	✓
62	Severe Eisenmenger's Syndrome	N/A	✓	✓
63	Severe Encephalitis	✓	✓	✓
64	Severe Haemophilia	N/A	N/A	✓
65	Severe Myasthenia Gravis	N/A	N/A	✓
66	Severe Pulmonary Fibrosis	N/A	N/A	✓
67	Stroke with Permanent Neurological Deficit	✓	✓	✓
68	Surgery for Idiopathic Scoliosis	N/A	N/A	✓
69	Systemic Lupus Erythematosus with Lupus Nephritis	✓	✓	✓
70	Terminal Illness	N/A	N/A	✓
71	Tuberculosis Meningitis	N/A	N/A	✓
72	Type 1 Juvenile Spinal Muscular Atrophy	N/A	N/A	✓
73	Wilson's Disease	N/A	N/A	✓
	<b>Total</b>	<b>42</b>	<b>35</b>	<b>73</b>

Note: Only 10% of coverage amount is paid out for Angioplasty & Other Invasive Treatment for Coronary Artery, with a cap at S\$25,000. Please refer to the product summary for details and the definition of all covered conditions.

## Terms and Conditions:

- <sup>1</sup> Unlimited claims apply to major stage of critical illnesses. Only one claim is payable for each stage of a critical illness. The total amounts payable for all stages of a critical illness shall not exceed 100% of the coverage amount. Maximum claim limit of 500% of coverage amount applies to early and intermediate stage of critical illnesses.
- <sup>2</sup> The current coverage amount will be reset to 100% of the coverage amount if the UCC policy is in force 12 months after the last critical illness claim.
- <sup>3</sup> Applicable for early and intermediate stage critical illnesses covered by UCC policy. The total amounts payable for the early and intermediate stage of the same critical illness shall not exceed S\$350,000 per life combined across all the UCC policies covering the same insured.
- <sup>4</sup> The UCC policy will terminate after the death benefit or accidental death benefit is paid out.
- <sup>5</sup> Two-year waiting period applies. We will only admit a claim for Ultimate Relapse Critical Illness Condition if we have previously paid 100% of the coverage amount under the Critical Illness Benefit for any stage of the same critical illness.
- <sup>6</sup> This benefit is payable once and terminates thereafter.
- <sup>7</sup> The AIA Vitality 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%.

## Important Notes:

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits will be payable. Any claim or benefit payable is subject to deduction of any amounts owing to us. You are advised to read the relevant policy contract for details and the definition of all covered conditions.

Teladoc Health's Personal Case Management service is not a contractual benefit. Teladoc Health is an independent third-party company. AIA Singapore Private Limited ("AIA") shall not be responsible or liable for any medical service, product, and solicitation effort provided by Teladoc Health, which is not sold or marketed by AIA. All Teladoc Health related statistics and service information stated have been verified by Teladoc Health only. Eligibility for the service is subject to evaluation by AIA and Teladoc Health and the services provided are subject to the terms and conditions of Teladoc Health. Please contact Teladoc Health for full details of the scope of the service.

WhiteCoat Telemedicine and Chronic Home Care are not contractual benefits. WhiteCoat is an independent third-party company. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by WhiteCoat, 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.

This insurance plan is 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 this plan, including exclusions whereby the benefits under this plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract. You are recommended to read the product summary and seek advice from an AIA Financial Services Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. The new policy may cost more or have fewer benefits at the same cost.

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 9 January 2024.

**AIA Singapore Private Limited**  
**(Reg. No. 201106386R)**

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