

AIA Premier International Medical

Premium Medical Protection For Global Talents



aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

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About AIA Group

Largest Independent Public Listed Pan-Asian Life Insurer

PRESENCE IN

18

MARKETS

CHINA 1919

HONG KONG 1931

SINGAPORE 1931

THAILAND 1938

PHILIPPINES 1947

MALAYSIA 1948

BRUNEI 1957

AUSTRALIA 1972

NEW ZEALAND 1981

MACAU 1982

INDONESIA 1984

KOREA 1987

TAIWAN 1990

VIETNAM 2000

INDIA 2001

SRI LANKA 2012

MYANMAR 2013

CAMBODIA 2015

THE LARGEST

LISTED COMPANY ON THE
HONG KONG STOCK EXCHANGE
WHICH IS INCORPORATED AND
HEADQUARTERED IN HONG KONG

THE ONLY INTERNATIONAL LIFE
INSURER HEADQUARTERED AND
LISTED IN HONG KONG AND

100% FOCUSED ON ASIA

PROVIDES PROTECTION TO PEOPLE ACROSS
ASIA WITH TOTAL SUM ASSURED OF ALMOST

US\$2 TRILLION

SERVING THE HOLDERS OF MORE THAN **39 MILLION**
INDIVIDUAL POLICIES AND OVER **16 MILLION** PARTICIPATING
MEMBERS OF GROUP INSURANCE SCHEMES

AIA has strived to make a significant, positive impact for our customers and communities across Asia. As we look to the future, this commitment is reinforced by our Purpose: to help millions of people live Healthier, Longer, Better Lives. Our Purpose guides the decisions we make and the actions we take as an organisation - empowering and enabling people to understand and manage their health, while meeting their long-term savings and protection needs. We believe that helping to create a healthier Asia is one of the most important and valuable things we can do for our communities, today and in the future.

Placing our customers at the heart of everything we do, we want to make a positive impact in their lives as a trusted partner. As their needs evolve, we continuously transform ourselves to adapt to meet these needs. We care about our customers, and to support them throughout their lives, we help them plan ahead to ensure that they are protected financially, while empowering them to lead an active and healthy life so that they can celebrate more moments of joy with their family. Our commitment has propelled us to launch innovative solutions that truly supports our customers' health and financial wellbeing.

The AIA team and insurance representatives are driven to deliver our best every day. We are focused on journeying with our customers through good and challenging times, providing them with the best service experiences.

As we continually innovate to meet our customers' long-term needs, we look forward to being an integral part of their life journey, enabling them to live healthier, live longer, live better!

Welcome to AIA Singapore

The Leading Employee Benefits Provider

AIA Singapore is part of the AIA Group, which today is the largest life insurance company in the world. As a market leader in employee benefits, with more than 50 years of experience in helping employers meet the expectations of their employees, covering more than 1.3 million insured members supported by over 300 staff to assist with your needs, we offer innovative solutions that can address your employees' needs at any stage of their life journey, while delivering a fulfilling customer experience – enabling them to live healthier, longer, better lives.

Our Accolades

At AIA, we place a strong emphasis on innovation, quality customer service and professionalism, and it's with this focus, we are proud to have gained widespread recognition and continuously win numerous industry accolades.

As we continue to provide you with the best and most efficient service, we are incredibly honoured to achieve this award and to be affirmed by our clients as Singapore's preferred Employee Benefits Partner. We are proud to share that we've been awarded the Best Employee Insurance Provider (GOLD) Award since 2006! The HR Vendors of the Year award reaffirms the milestones we have reached in our journey to become our customers' preferred Employee Benefits Partner, empowering the Singapore workforce to live healthier, longer and better lives.



HR VENDORS OF THE YEAR 2006 - 2023

Best Employee Insurance Provider (Gold Award)
for 18 consecutive years



READER'S DIGEST TRUSTED BRAND 2023

First Insurer to win the Platinum Award for
Life Insurance for 4 years consecutively



8TH ASIA TRUSTED LIFE AGENTS AND ADVISERS AWARDS

Employee Benefits Provider of the Year for
2 consecutive years



SBR TECHNOLOGY EXCELLENCE AWARDS 2022

Digital - Life Insurance AIA eBenefits

Client Testimonials



"We have benefited from the new technologies invested by AIA, enabling our employees to submit claims conveniently and seamlessly via the AIA eBenefits platform."

Client Reward Advisor
Multinational Financial Institution

"AIA SG is a well established global insurance company which is able to cater to our employee population and complex benefits programme, while providing competitive pricing."

Client Human Resources Manager
Large Financial Institution



"The AIA team provides professional support and advice whenever needed, and is always open to our suggestions – striking to deliver excellence client service."

Client Compensation & Benefits Lead
Global Company

AIA Premier International Medical

A comprehensive and premium high-end medical health insurance plan offering holistic and extensive geographic coverage for global talents.

Premium Medical Coverage



Comprehensive Plan Design

As-charged medical benefits with high annual limits.



Flexible Solutions

Select from 5 attractive inpatient plans according to your specific needs with the flexibility to add on Outpatient, Dental, Optical, Maternity and/or Wellness benefits.

Peace of Mind wherever you are



Extensive Network with Cashless Billing

Offers quality inpatient healthcare options with cashless hospital payments across the globe via Guarantee of Payment and an extensive panel of outpatient clinics in Singapore, Malaysia, Philippines, Hong Kong, Indonesia, Vietnam and Thailand.



Dedicated 24/7 Service Centre

Round the clock assistance to Insured Member, from requesting for hospital guarantee to emergency medical evacuation.



AIA eBenefits Digital Platform

Easy access to policy coverage, eCard, eClaims submission, claims status and more anytime, anywhere via the AIA eBenefits portal and mobile app.

Value Added Benefits – Supporting your wellness journey every step of the way



Mental Wellness

Cashless access to AIA's panel of psychologists and psychiatrists.



Teleconsultation

Easy access to a doctor through teleconsultation from anywhere.



Personal Case Management

Personalised medical support and guidance from diagnosis, treatment, through to recovery.

Selecting Your Desired Plan



Step 1:

Select your preferred Covered Area and Policy Currency

Asia, Worldwide excluding USA, Worldwide SGD or USD



Step 3:

Add optional modules

Enhance your core module with up to 5 optional modules (Outpatient, Dental, Maternity, Optical & Wellness Benefits)



Step 2:

Select one of 5 available inpatient plans as Core Module

Annual Policy Limits of 500K, 750K, 1Mn, 2Mn or 3.5Mn



Step 4:

Manage your premium

Select your co-insurance (Nil, 10% or 20%)



Plan Features & What We Cover



Comprehensive benefits with high annual limits



Flexibility of choice for Covered Area - Asia, Worldwide excluding USA, Worldwide



Enhance core coverage with choice of 5 optional riders with co-payment options



Choice of underwriting terms - Full Medical Underwriting or Medical History Disregarded for groups with 11 lives or more



24/7 Dedicated Service Centre for Insured Members of AIA Premier International Medical



Extensive medical network which allows cashless hospital admission globally, including cashless panel outpatient general practitioner and specialist services in the region



Seamless access to cashless teleconsultation services, including paediatricians, psychologist and psychiatrist up to policy limit

Summary of Cover^{1,3,4}

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide²

BENEFITS PER INSURED MEMBER PER POLICY PERIOD	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
	SGD/USD				SGD Only
	500,000	750,000	1,000,000	2,000,000	3,500,000
Inpatient Benefits	Core Module				
Daily Room & Board	Standard Single Bed Private-Room				
Intensive Care Unit					
Surgical Fees	As Charged				
Other Hospital Services					
In Hospital Doctor's Consultation					
Pre- Hospitalisation Specialist Consultation, Diagnostic X-ray and Laboratory Test (Up to 120 days)	As Charged				
Post- Hospitalisation Specialist Consultation, Diagnostic X-ray and Laboratory Test and TCM consultations (Up to 120 days)					
Outpatient Cancer Treatment	50,000	75,000	100,000	200,000	As Charged
Outpatient Kidney Dialysis Treatment					
Miscarriage Benefit	As Charged	As Charged	As Charged	As Charged	As Charged
Surgical Implants / Appliances	As Charged	As Charged	As Charged	As Charged	As Charged
Inpatient Mental Care	5,000	10,000	15,000	50,000	100,000
Inpatient Congenital Conditions Benefit	5,000	10,000	15,000	25,000	50,000
Organ Transplant	125,000	150,000	200,000	250,000	500,000
Rehabilitation Benefit (Up to 30 days)	As Charged	As Charged	As Charged	As Charged	As Charged
Death Benefit	5,000	10,000	15,000	25,000	50,000
Emergency Accidental Outpatient Treatment (including Accidental Dental treatment)	As Charged				
Emergency Medical Evacuation					
Repatriation of Mortal Remains					

Important Notes:

- Both USD and SGD currencies are available for all Inpatient plans of the Core Module except for Plan 5. Optional Modules will follow the same policy currency as the selected Core Module.
- Any benefits payable in respect of eligible expenses incurred in the USA shall be subject to 50% Co-insurance if:
 - the Insured Person is a citizen of the USA ; or
 - the Insured Person stays in the USA for any continuous period of over 182 days.
- Optional Modules (Outpatient, Dental, Maternity, Optical and Wellness) form part of the overall annual policy limits of the selected plan of the Core Module.
- Maternity waiting period of 10 months is not applicable for MHD cases.
- Please refer to the relevant policy contracts for the precise terms and conditions of the products.

Summary of Cover^{1,3,4} (Continued)

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide²

BENEFITS PER INSURED MEMBER PER POLICY PERIOD	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
	SGD/USD				SGD Only
	500,000	750,000	1,000,000	2,000,000	3,500,000
Inpatient Benefits	Core Module				
Parental Accommodation for Child below age 18 years (Up to 30 days)	As Charged				
Home Nursing (Up to 180 days)	As Charged				
Ambulance Services	As Charged				
Hospice or Palliative Care	As Charged				
Hospital Cash Allowance for admission to Singapore Government Restructured Hospital (Up to 30 days per Hospitalisation)	250 per day B1/B2/C class ward 150 per day A class ward				
HIV/AIDS Treatment	5,000	5,000	10,000	15,000	20,000
Stem Cell Transplant Benefit	10,000	10,000	50,000	80,000	100,000
Outside Covered Area	50,000	75,000	100,000	160,000	200,000
Co-insurance	Nil, 10% or 20% options				

Important Notes:

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Summary of Cover^{1,3,4} (Continued)

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide²

PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Outpatient Benefits	Optional Module				
Clinical					
Visit to AIA Panel of GP Clinics	As Charged				
Visit to Singapore Government Polyclinics					
Visit to AIA panel of Traditional Chinese Medicine (TCM) clinics (consultation only)					
Visit to GP clinics not appointed by AIA	1,500	3,000	5,000	10,000	20,000
Visit to A&E Department of Hospitals					
Specialist (Without GP Referral)					
Panel Specialist Consultation, Diagnostic X-Ray & Lab Test	As Charged				
Non-Panel Specialist Consultation, Diagnostic X-Ray & Lab Test	2,000	4,000	5,000	10,000	20,000
MRI, CT Scan & PET Scan					
Outpatient Physiotherapy	2,000	4,000	5,000	10,000	20,000
Alternative Treatment					
Follow up Cancer Care					
Medical Appliances and Mobility Aids					
Outpatient Mental Care	1,500	3,000	3,000	5,000	5,000
Co-insurance	Nil, 10% and 20% options				

Important Notes:

- Both USD and SGD currencies are available for all Inpatient plans of the Core Module except for Plan 5. Optional Modules will follow the same policy currency as the selected Core Module.
- Any benefits payable in respect of eligible expenses incurred in the USA shall be subject to 50% Co-insurance if:
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- Please refer to the relevant policy contracts for the precise terms and conditions of the products.

Summary of Cover^{1,3,4} (Continued)

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide²

PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Dental Benefits	Optional Module				
Preventive / Routine / Treatment	500	1,000	1,500	2,500	3,000
Co-insurance	Nil, 10% and 20% options				

PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Maternity Benefits	Optional Module				
Waiting Period	10 months				
Normal Maternity	5,000	7,500	10,000	15,000	17,500
Complicated Maternity	10,000	15,000	20,000	30,000	35,000
Co-insurance	Nil, 10% and 20% options				

PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4
Optical Benefits	Optional Module			
Eye Examination, Optical Lens and Spectacle Frames	300	400	600	1,000
Co-insurance	Nil, 10% and 20% options			

PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Wellness Benefits	Optional Module				
Routine Physical Examination	500	700	900	1,100	1,300
Vaccination					
Co-insurance	Nil, 10% and 20% options				

Important Notes:

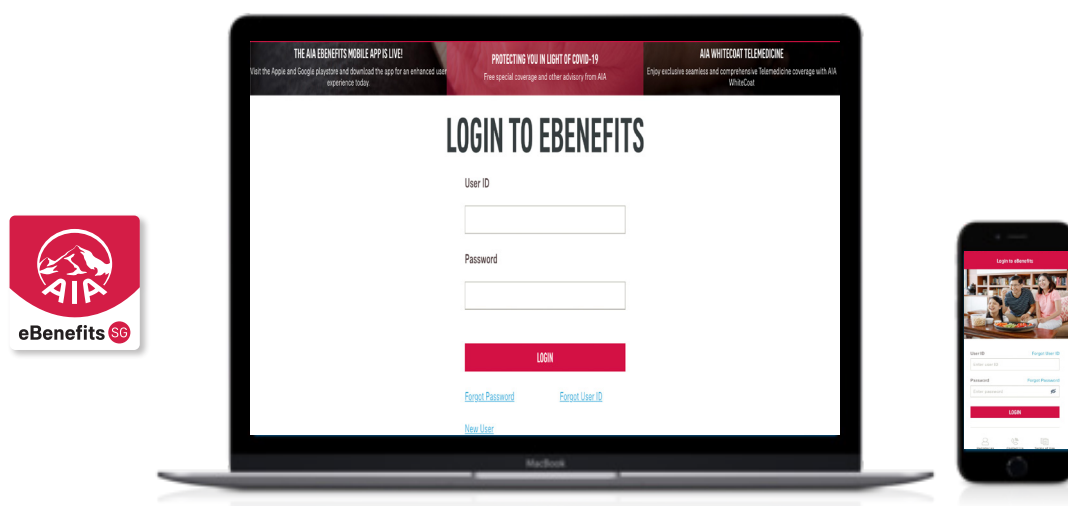
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- Maternity waiting period of 10 months is not applicable for MHD cases.
- Please refer to the relevant policy contracts for the precise terms and conditions of the products.

AIA eBenefits

AIA eBenefits - a one stop digital platform that enables employees and employers to conveniently access a whole host of employee benefits anytime, anywhere. Available on web portal and on mobile application.

Policyholder Area for Human Resource Professionals
secure online eBenefits portal

Member Area for Employees and Dependents
secure online eBenefits portal & mobile app



Access AIA eBenefits portal via <https://eben.aia.com.sg>
Download Mobile App version via scanning the QR code below



Simple Registration
(Email address and mobile number required)



Access anytime, anywhere
(Online access)



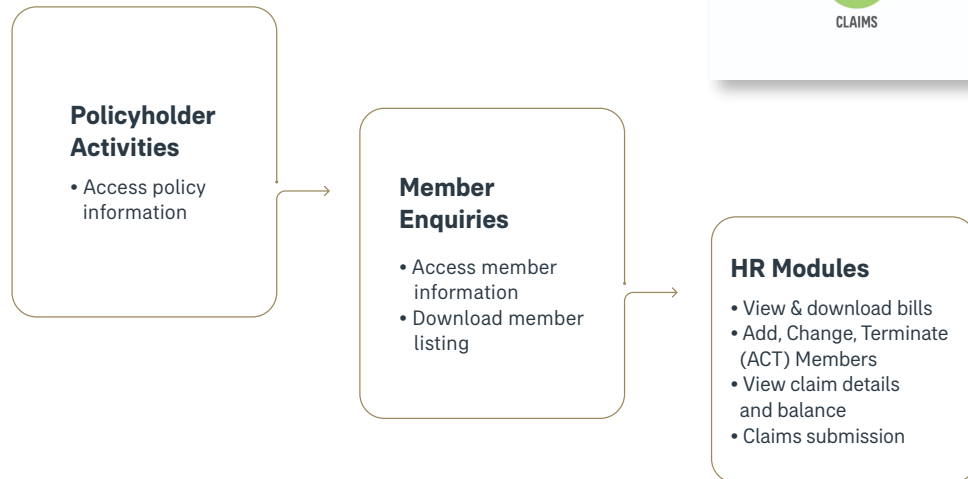
Secured Platform
(Touch/Face ID and password access)



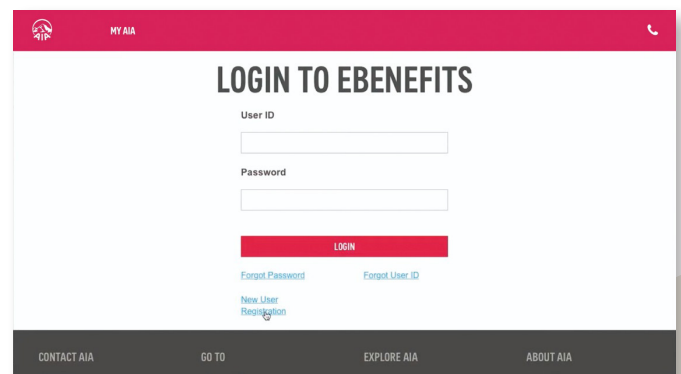
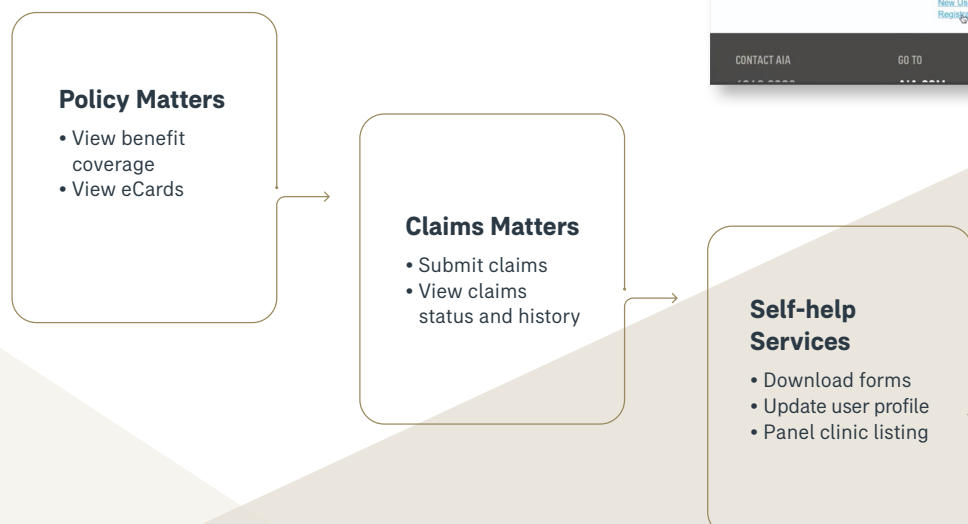
Managing your Account
(Update your mobile number, bank account and email address)

AIA eBenefits (Continued)

Human Resource Professionals



Employees and Dependants



Teleconsultation



Teleconsultation

A digital healthcare platform offering seamless, affordable and accessible telehealth services



Consistent Quality Care

Delivered through a panel of Singapore-registered doctors



Cashless Service

Enjoy panel cashless medical services* (no separate reimbursement required)

* Subject to plan design



Safe & Reliable

Our exclusive partner is a member of MOH's regulatory telemedicine sandbox

Services



1. General Practitioner (GP) Teleconsults

See a panel GP for a **wide range of acute conditions**

Also suitable for **chronic disease treatment** and **medication refills**



2. In-Home Care

Arrange for a phlebotomist to **visit your home** in support of chronic disease tests

Suitable for **patients with chronic conditions**



3. On-Site / Offsite Health Screenings

Complimentary basic corporate health screenings (min. 30 pax) with comprehensive upgrade options

Applicable to **all employees and dependants**



4. Specialist (SP) Teleconsults

See a panel SP via **prescheduled appointments** for the following specialties:

- Paediatrics
- Gastroenterology
- Cardiology
- Dermatology
- Urology
- Ophthalmology
- Orthopaedics

(No referral letter is required)



5. Mental Wellness Teleconsults

Speak with a panel partner psychologist (teleconsult / in-clinic) via **on-demand teleconsults / prescheduled appointments**

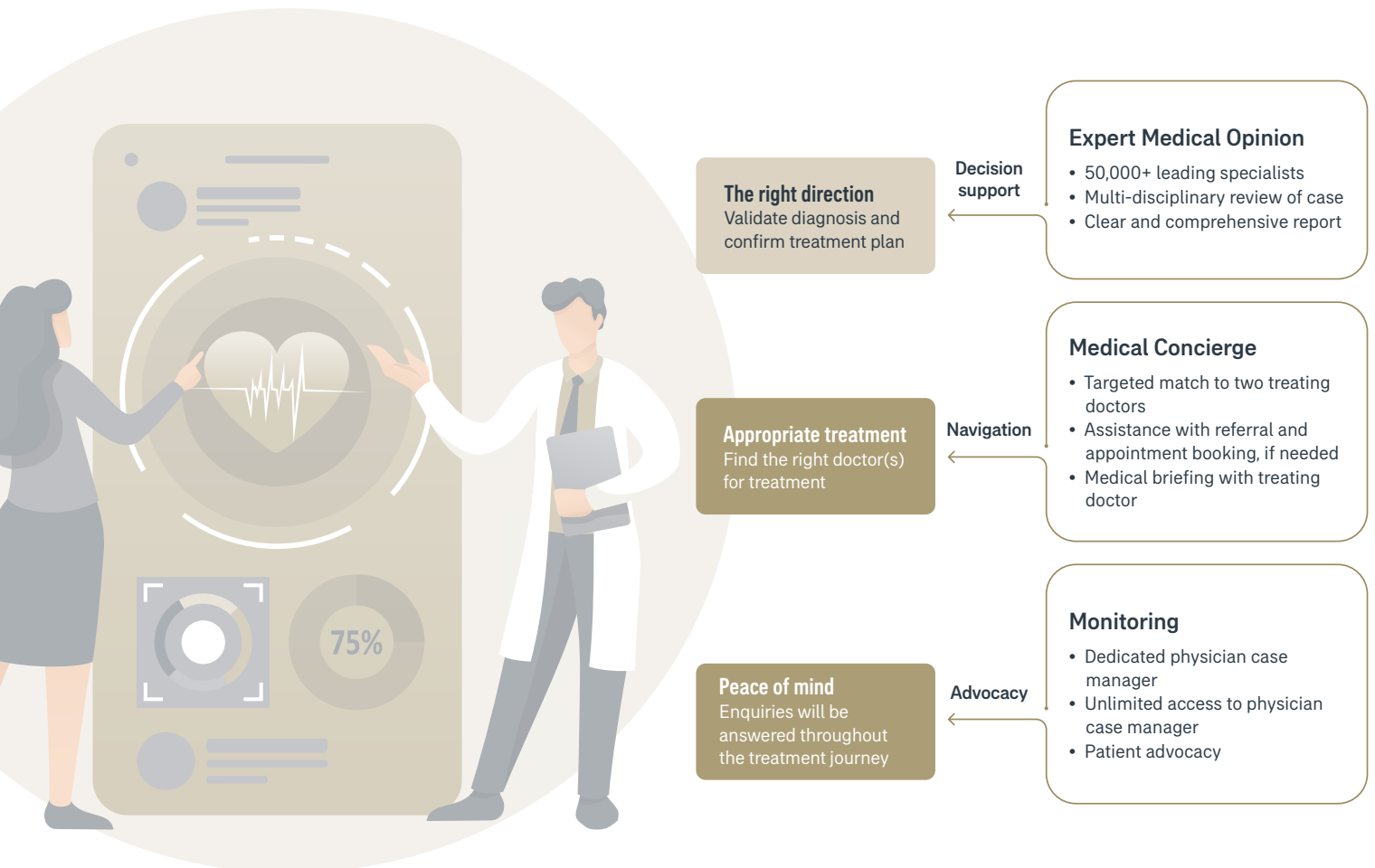
Schedule an appointment to see a panel partner psychiatrist **(in-clinic only)**

Personal Case Management



Personal Case Management

Personalised medical support and guidance from diagnosis, treatment, through to recovery



You will be assigned a **dedicated medical team**, led by a **physician case manager**, who will provide you **medical advice, guidance and support** on an **on-going basis** for an **unlimited period of time**.



Actively-practising and locally-licensed physician case managers



Assistance with medical concierge, if necessary



On-going follow up and support for as long as you require

Workwell with AIA



WorkWell with AIA

As your employee benefits partner, our purpose is to help you and your employees live Healthier, Longer and Better Lives. One of the ways where we fulfil this is through our WorkWell with AIA Programme, where we help your employees make positive behavioural changes to their physical, mental and financial health.

WorkWell with AIA has four pillars, Live Well, Think Well, Plan Well and Feel Well. Each pillar is designed to improve the physical, mental, social and financial health of your employees.

Our AIA consultants and service representatives will assist you with planning a bespoke calendar of WorkWell with AIA events that is appropriate for your organisation. Many of these activities are at no cost to you simply because we mean well.

Through this partnership with you, we hope that it helps busy executives and employees improve their health and increase their engagement. In turn this would lead to decrease in claims and increase productivity for your organisation.

Together, we can make a difference to your colleagues and your organisation with WorkWell with AIA Programme.

Live Well

Focuses on physical wellness through promoting health screenings, physical activity, good nutrition, and access to quality health services throughout employees' health and wellness journey

Think Well

Focuses on mental wellness through fostering awareness of employees' mental health and providing tailored solutions in the form of education, self-help tools, coaching, counselling, and access to preferred mental health providers

Feel Well

Focuses on social wellness to reinforce employees' self-esteem by building an inclusive work environment and supportive network that fosters a sense of belonging to a wider community. Doing so promotes purpose and resilience among employees

Plan Well

Focuses on financial wellness by improving financial literacy, providing self-help tools and solutions and if needed, access to professional help for planning and managing finances across different life stages

AIA Singapore Private Limited
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CORPORATE SOLUTIONS

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