



AIA HEALTHSHIELD Gold elite

AIA HealthShield Gold Elite is a comprehensive 'as charged'* plan with no maximum claim limit per lifetime, and a range of pre and post-hospitalisation cover. It provides comprehensive coverage, 24 hours a day, 365 days a year, with:



- **Reimbursement of hospital bills, after deductible and co-insurance, as charged***
- **No maximum lifetime claim limit**
- **Extra cover for 30 critical illnesses**
- **Day surgery, as charged****
- **Pregnancy complications benefit**
- **Premium payments through CPF Medisave, up to S\$800 per policy year for each person covered (or up to S\$1,150 for those who are 81 next birthday and above, from 1 December 2008)**

* Limits apply for certain benefits. Subject to deductible and co-insurance, pre-existing conditions might be excluded.

** Subject to deductible and co-insurance.



KEY BENEFITS AND PREMIUMS		LIMITS OF COMPENSATION
AIA HealthShield Gold Elite provides a comprehensive range of benefits:		(S\$) INCLUSIVE OF GST
(A) In-patient and Day Surgery Benefits		
(i) Daily Room and Board ¹		As Charged
(ii) Daily ICU Charges ¹		As Charged
(iii) Surgical Benefit		
Surgical Procedures ²		As Charged
Surgical Implants and Approved Medical Consumables (per treatment)		As Charged
Stereotactic Radiosurgery ³ (per procedure)		As Charged
(B) In-Hospital Psychiatric Treatment		5,000 per policy
(C) Accidental In-patient Dental Treatment (Within 7 days after Accident)		As Charged
(D) Pre-Hospitalisation Benefit (Within 100 days prior to Confinement)		As Charged
(E) Post-Hospitalisation Benefits		
(i) Post-Hospitalisation Treatment (Within 100 days after Confinement)		As Charged
(ii) Confinement in Community Hospitals (Up to 45 days of Confinement)		As Charged
(F) Pregnancy Complications Benefit		As Charged
(G) Congenital Abnormalities Benefit		5,000 per policy
(H) Emergency Overseas (outside Singapore) Medical Treatment or Hospitalisation		As Charged
(I) Final Expense Benefit		2,000 per policy
(J) Out-Patient Hospital Benefit ⁴		
• Radiotherapy for Cancer (per day)		As Charged
• Stereotactic Radiotherapy for Cancer (per treatment)		As Charged
• Chemotherapy for Cancer (per year)		As Charged
• Immunotherapy for Cancer (per year)		As Charged
• Renal Dialysis (per year)		As Charged
• Erythropoietin (per year)		As Charged
• Cyclosporin ⁵ (per year)		As Charged
(K) Extra Cover for 30 Critical Illnesses Benefit ⁶		
• Limit Per Policy Year		100,000
• Limit Per Lifetime		Unlimited
Maximum Claim Limit		
• Limit Per Policy Year		500,000
• Limit Per Lifetime		Unlimited
Deductible ⁷ (per policy year)		
• Below age 82 next birthday		
IN-PATIENT C Class Ward		1,000
B2 Class Ward		1,500
B1 Class Ward		2,000
A Class Ward / Private Hospital		3,000
Day Surgery		2,000
• Ages 82 next birthday and above		
IN-PATIENT C Class Ward		1,500
B2 Class Ward		2,250
B1 Class Ward		3,000
A Class Ward / Private Hospital		4,500
Day Surgery		3,000
Co-insurance ⁸		10%
Last Entry Age		75
Maximum Coverage Period		Lifetime

The Limit Per Policy Year is inclusive of MediShield's policy year limit.

¹ Inclusive of meals, prescriptions, professional charges, investigations and other miscellaneous medical charges.

² Surgical Procedures refer to the types of surgical operations listed in the "Table of Surgical Procedures" under the Medisave Scheme operated by the Ministry of Health, excluding (a) all surgical operations stated in the General Exclusions and (b) any other surgical operations that are not specified in the said "Table of Surgical Procedures". The costs of any surgical implants, approved medical consumables and/or Stereotactic Radiosurgery procedure are not included in this portion of the benefit.

³ Stereotactic Radiosurgery means the gamma knife treatment or the Novalis shaped beam treatment of neurosurgical or neurological disorders.

⁴ Out-Patient Hospital Benefit is the only benefit that is not subject to deductible but subjected to co-insurance. All other benefits are subject to deductible and co-insurance.

⁵ In the event of an organ transplant surgery, we will reimburse charges for any other immuno-suppressant approved under MediShield, subject to the limit of "Cyclosporin".

⁶ The limit for the Extra Cover for 30 Critical Illnesses Benefit is provided over and above the Limit Per Policy Year.

⁷ Deductible is the portion of costs you are liable to pay before any benefits are payable.

⁸ Co-insurance is the fixed percentage you are liable to pay for costs in excess of the deductible.

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AIA HEALTHSHIELD Gold elite essential



AIA HealthShield Gold Elite Essential is an attachable rider to AIA HealthShield Gold Elite. It reimburses the out-of-pocket expenses due to deductible and co-insurance incurred by AIA HealthShield Gold Elite policyholders. In addition, it has recently been enhanced to provide 3 extra benefits:

- 1. Immediate family member hospital accommodation^{^^};**
- 2. Post-hospitalisation Traditional Chinese Medicine treatment for cancer and stroke^{^^};**
- 3. Post-hospitalisation home nursing^{^^^}.**

These 3 benefits will not be payable if you are diagnosed and have stayed in the hospital due to a psychiatric condition payable under the In-Hospital Psychiatric Treatment benefit, under your AIA HealthShield Gold Elite plan.

Premiums for AIA HealthShield Gold Elite Essential are payable by cash and cannot be paid from CPF Medisave Account.

[^] upon Physician's or Specialist's advice in writing for period of confinement

^{^^} within 100 days after confinement

^{^^^} up to maximum 26 weeks after confinement and per policy year

NOTES:

AIA and the CPF Board, as the operator of CPF MediShield, jointly insure AIA HealthShield Gold Elite. Please note that you can use your CPF Medisave Account to purchase only one Medisave-approved medical insurance scheme at any one time.

AIA HealthShield Gold Elite Essential is a yearly renewable plan, right up to age 100, next birthday. The premiums are not guaranteed, and are expected to be adjusted from time to time. This is in line with our claim experience, medical inflation cost and general cost of treatment, supplies or medical services in Singapore. We may cancel all existing AIA HealthShield Gold Elite Essential policies (including this policy) by giving 30 days notice in writing to you. We will not cancel any policy on an individual basis.

All insurance applications are subject to AIA's underwriting and acceptance.

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 less benefits, at the same cost.

This is not a contract of insurance. The precise terms and conditions of this plan are specified in the Policy Contract. If in doubt, you should seek advice from your Financial Advisory Representative. If you choose not to do so, you should consider carefully whether the product is suitable for you. Buying health insurance products that are not suitable for you, may impact your ability to finance your future healthcare needs.

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