

# AIA Premier International Medical

Premium Medical Protection For Global Talents



[aia.com.bn](http://aia.com.bn)



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!

## Our Clients' 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 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 – striving 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

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### Comprehensive Plan Design

As-charged medical benefits with high annual limits.



### Flexible Solutions

Select from 4 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

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### Extensive Network with Cashless Billing

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



### 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

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### Mental Wellness

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



### Teleconsultation

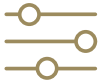
Easy access to a doctor through teleconsultation from anywhere.



### 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 BND 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 4 available inpatient plans as Core Module**  
Annual Policy Limits of 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<sup>1,3,4</sup>

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide<sup>2</sup>

BENEFITS PER INSURED MEMBER PER POLICY PERIOD	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BND/USD			BND Only
	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	75,000	100,000	200,000	As Charged
Outpatient Kidney Dialysis Treatment				
Miscarriage Benefit	As Charged	As Charged	As Charged	As Charged
Surgical Implants / Appliances	As Charged	As Charged	As Charged	As Charged
Inpatient Mental Care	10,000	15,000	50,000	100,000
Inpatient Congenital Conditions Benefit	10,000	15,000	25,000	50,000
Organ Transplant	150,000	200,000	250,000	500,000
Rehabilitation Benefit (Up to 30 days)	As Charged	As Charged	As Charged	As Charged
Death Benefit	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 BND currencies are available for all Inpatient plans of the Core Module except for Plan 4. 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.
- Please refer to the relevant policy contracts for the precise terms and conditions of the products.



# Summary of Cover<sup>1,3,4</sup> (Continued)

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide<sup>2</sup>

BENEFITS PER INSURED MEMBER PER POLICY PERIOD	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	BND/USD			BND Only
	750,000	1,000,000	2,000,000	3,500,000
<b>Inpatient Benefits</b>	<b>Core Module</b>			
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 Brunei Government Hospital (Up to 30 days per Hospitalisation)	150 per day 1st Class ward  250 per day Open ward			
HIV/AIDS Treatment	5,000	10,000	15,000	20,000
Stem Cell Transplant Benefit	10,000	50,000	80,000	100,000
Outside Covered Area	75,000	100,000	160,000	200,000
Co-insurance	Nil, 10% or 20% options			

## Important Notes:

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# Summary of Cover<sup>1,3,4</sup> (Continued)

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide<sup>2</sup>

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

## Important Notes:

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- Please refer to the relevant policy contracts for the precise terms and conditions of the products.

# Summary of Cover<sup>1,3,4</sup> (Continued)

Choice of Covered Area:

1. Asia, 2. Worldwide excluding USA, 3. Worldwide<sup>2</sup>

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

PLAN	PLAN 1	PLAN 2
<b>Maternity Benefits</b>	<b>Optional Module</b>	
Waiting Period	10 months	
Normal Maternity	7,500	15,000
Complicated Maternity	15,000	30,000
Co-insurance	Nil, 10% and 20% options	

PLAN	PLAN 1	PLAN 2
<b>Optical Benefits</b>	<b>Optional Module</b>	
Eye Examination, Optical Lens and Spectacle Frames	600	1,000
Co-insurance	Nil, 10% and 20% options	

PLAN	PLAN 1	PLAN 2
<b>Wellness Benefits</b>	<b>Optional Module</b>	
Routine Physical Examination	500	1,300
Vaccination		
Co-insurance	Nil, 10% and 20% options	

## Important Notes:

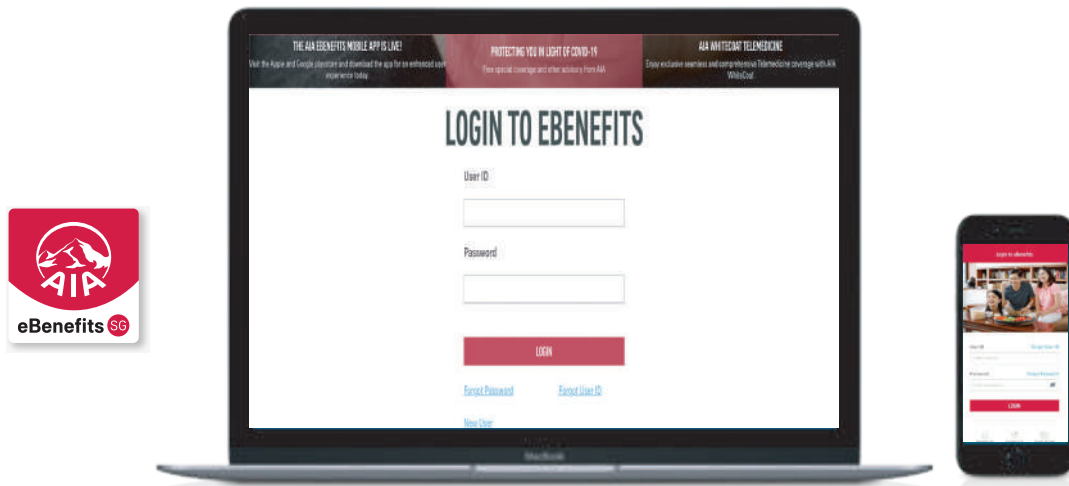
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# AIA eBenefits, Anytime, Anywhere

It's easy with AIA eBenefits. Enjoy all your employee benefits with one application from coverage details, medical eCard and eClaims. You can now stay in the know on the go. 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 online 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)



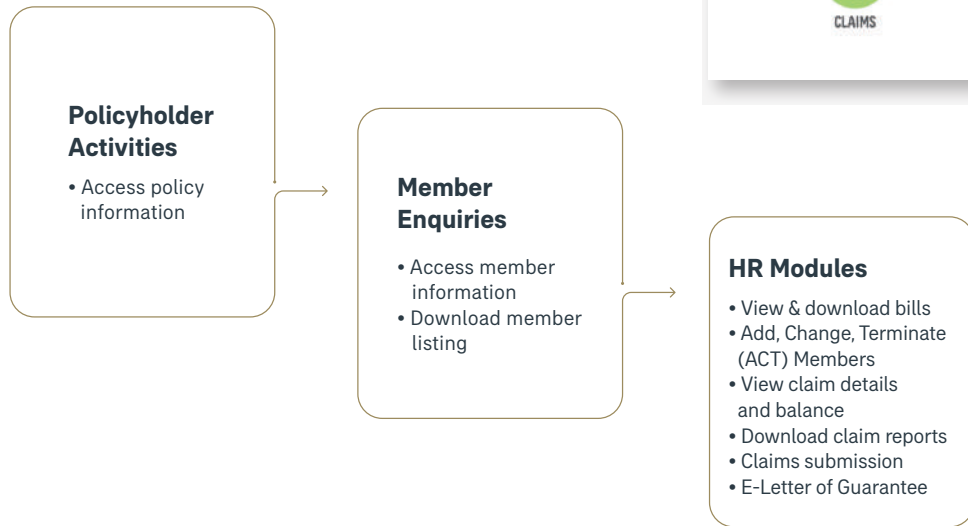
**Secured Platform**  
(Touch/Face ID and password access)



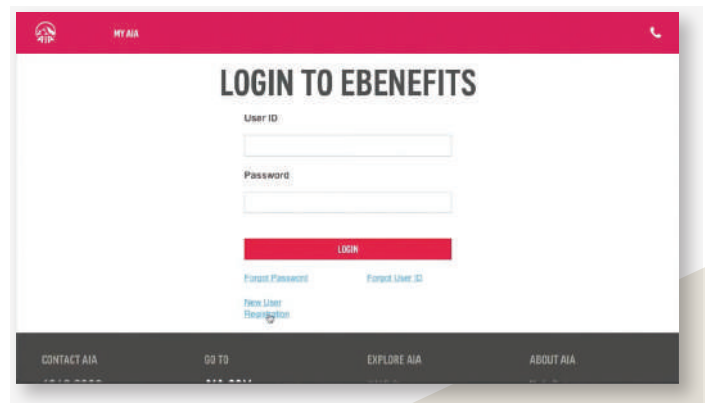
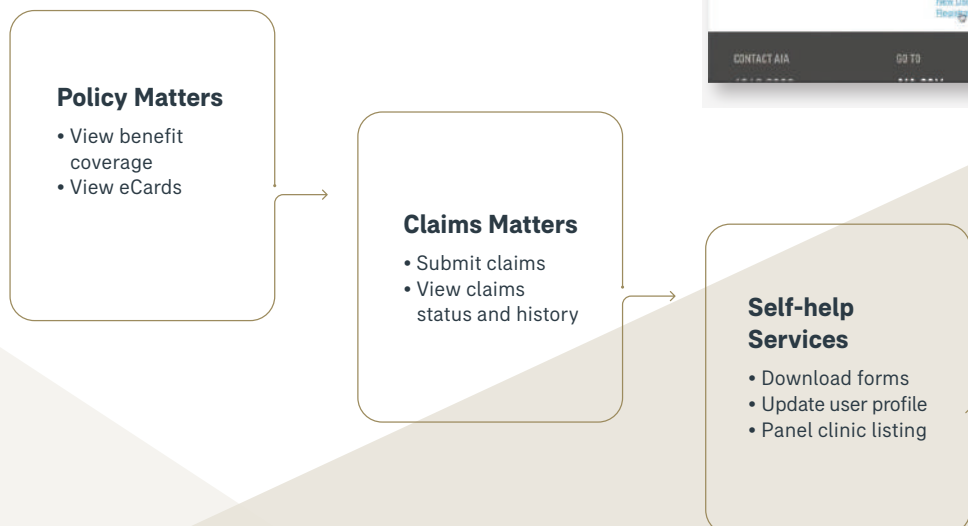
**Managing your Account**  
(Update your mobile number and email address)

# 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. Paediatrician (SP) Teleconsults

See a panel partner paediatrician for a **wide range of conditions for children (all ages)** via **on demand and prescheduled appointments**

No referral letter required



### 3. Mental Wellness Teleconsults

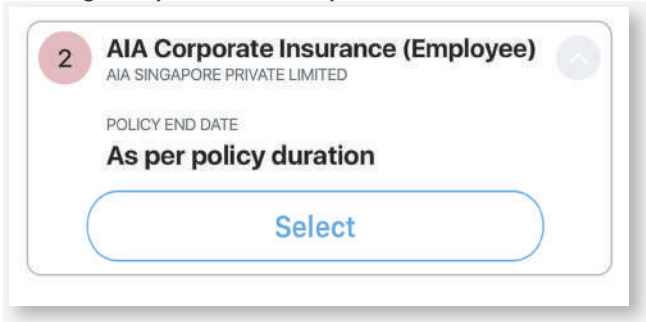
Speak with a panel partner psychologist (teleconsult) via **on-demand teleconsults / prescheduled appointments**

# Teleconsultation

## Affordable and accessible healthcare in just 3 simple steps

### Step 1

Download the app on your phone and register yourself for corporate benefits

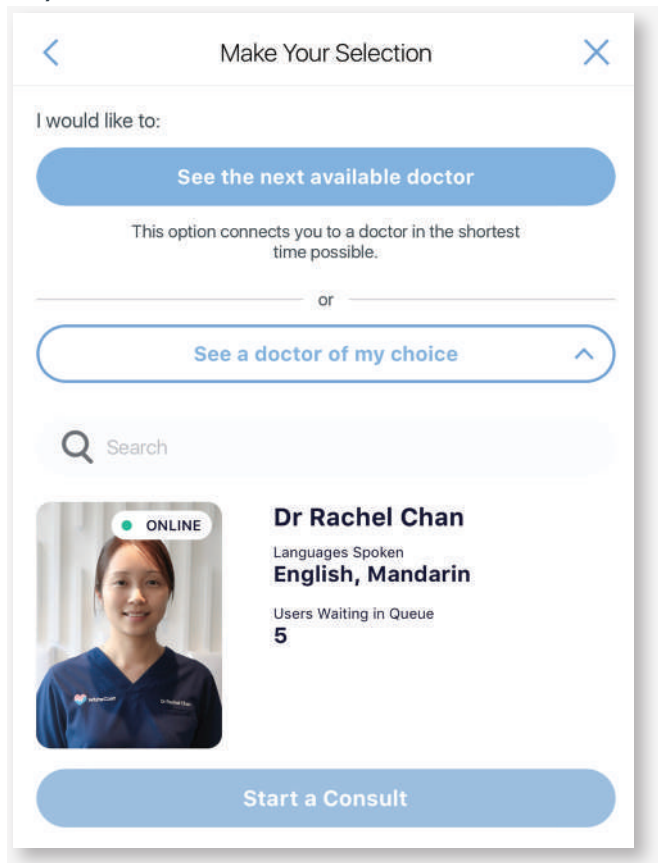


Remember to select your corporate benefits profile at the start of your session for a cashless experience\*

\* Subject to plan design

### Step 2

Select a doctor of your choice, or have one assigned to you

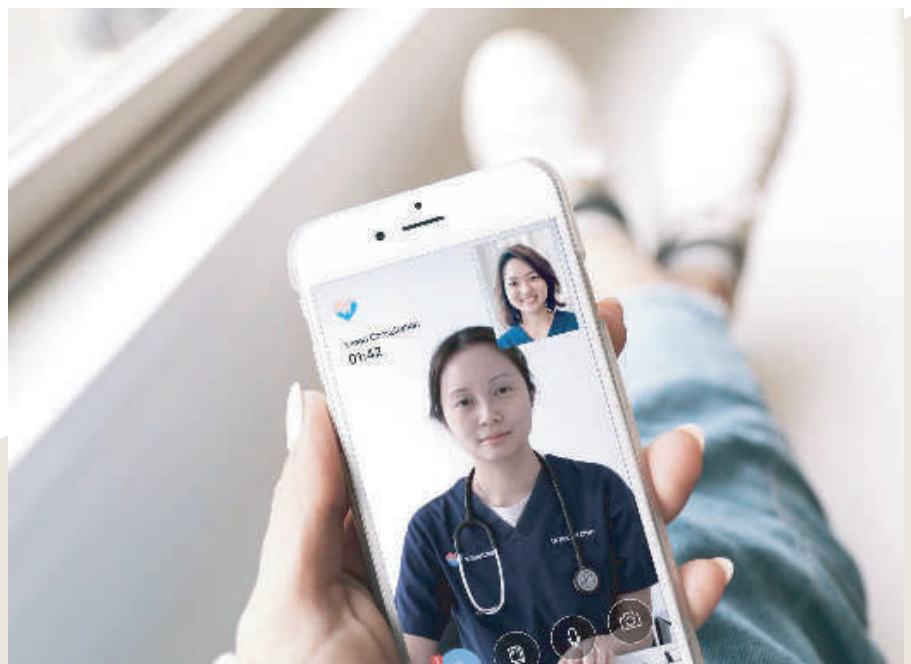


You may now follow the on-screen instructions to begin your teleconsult

### Step 3

Start your teleconsult by informing the doctor of your condition / symptoms

Whenever appropriate, your doctor will provide a diagnosis and recommend a treatment plan based on the information you disclose during the teleconsult



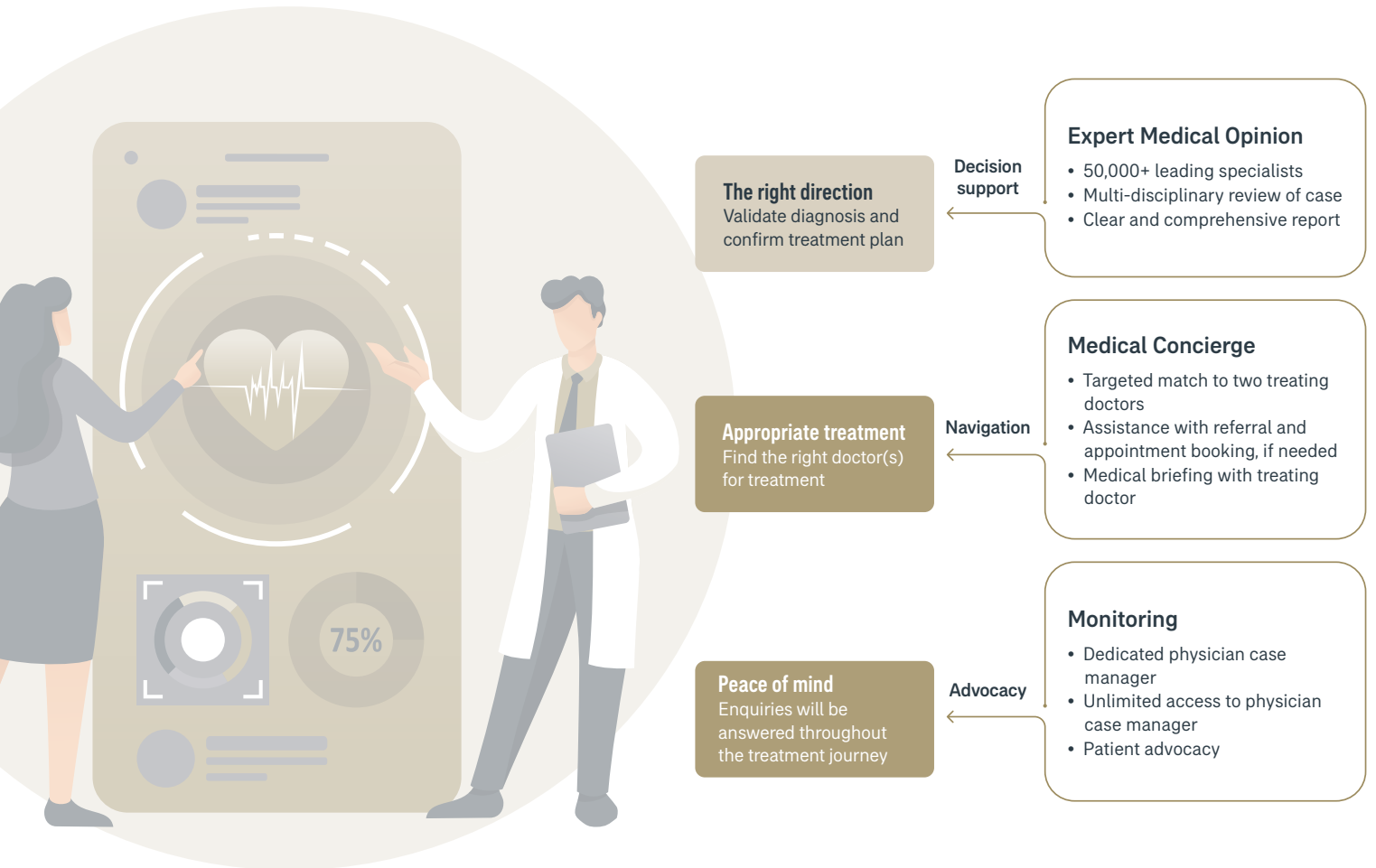


# Personal Case Management



# 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



AIA Singapore Private Limited, Brunei Branch  
(Reg. No. RFC20004468)  
Registered insurer in respect of life insurance business

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