

AIA Premier International Medical

Premium Medical Protection For Global Talents



aia.com.bn



HEALTHIER, LONGER,
BETTER LIVES

CONTENT

1.

About AIA Group

2.

Our Clients' Testimonials

3.

AIA Premier International
Medical

4.

Selecting your Desired
Plan

5.

Plan Features & What
We Cover

6-9.

Summary of Cover

10-11.

AIA eBenefits

12-13.

Teleconsultation

14-15.

Personal Case Management

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!

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 – 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



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 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 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 General Practitioners, Specialists and Mental Wellness

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
	BND/USD				BND 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	As Charged	As Charged	As Charged	As Charged	As Charged
Inpatient Mental Care	50,000	75,000	100,000	200,000	350,000
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 BND 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
	BND/USD				BND 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 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	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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- Any benefits payable in respect of eligible expenses incurred in the USA shall be subject to 50% Co-insurance if:
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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 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	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, Occupational and Speech Therapy	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 BND 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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- 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.
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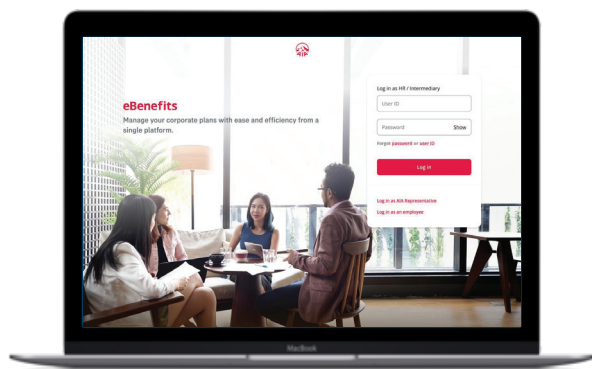
AIA eBenefits

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

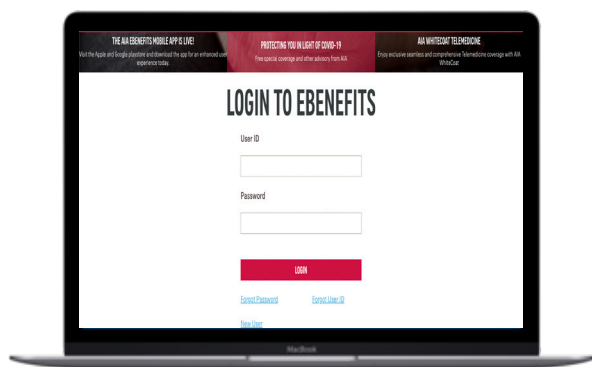
Access AIA eBenefits portal via ebenefits.aia.com.sg.



Member Area for Employees and Dependants

secure online eBenefits portal & mobile app

Access AIA eBenefits portal via eben.aia.com.sg.



Download Mobile App version
via scanning the QR code



Simple Registration

(Email address and mobile number required)



Access anytime, anywhere

(Online access)



Secured Platform

(Touch/Face ID and password access)

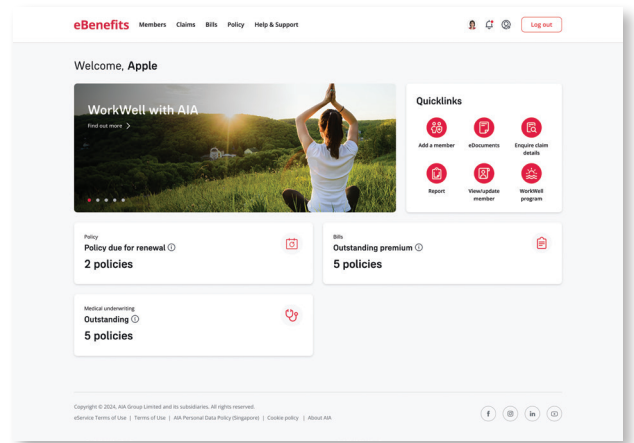


Managing your Account

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

AIA eBenefits (Continued)

Human Resource Professionals



Policyholder Activities

- Access policy information

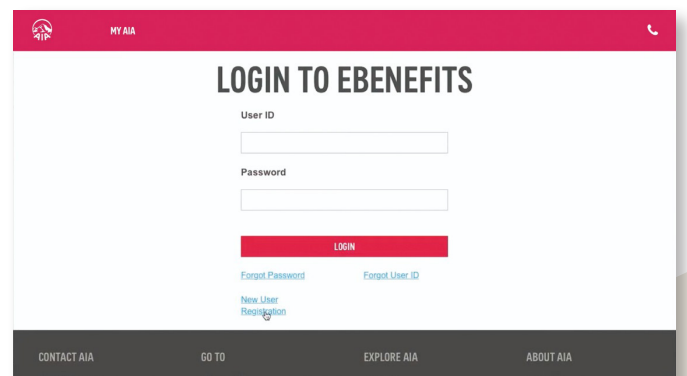
Member Enquiries

- Access member information
- Download member listing

HR Modules

- View & download bills
- Add, Change, Terminate (ACT) Members
- View claim details and balance
- Claims submission

Employees and Dependants



Policy Matters

- View benefit coverage
- View eCards

Claims Matters

- Submit claims
- View claims status and history

Self-help Services

- Download forms
- Update user profile
- Panel clinic listing

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. 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)



3. Mental Wellness Teleconsults

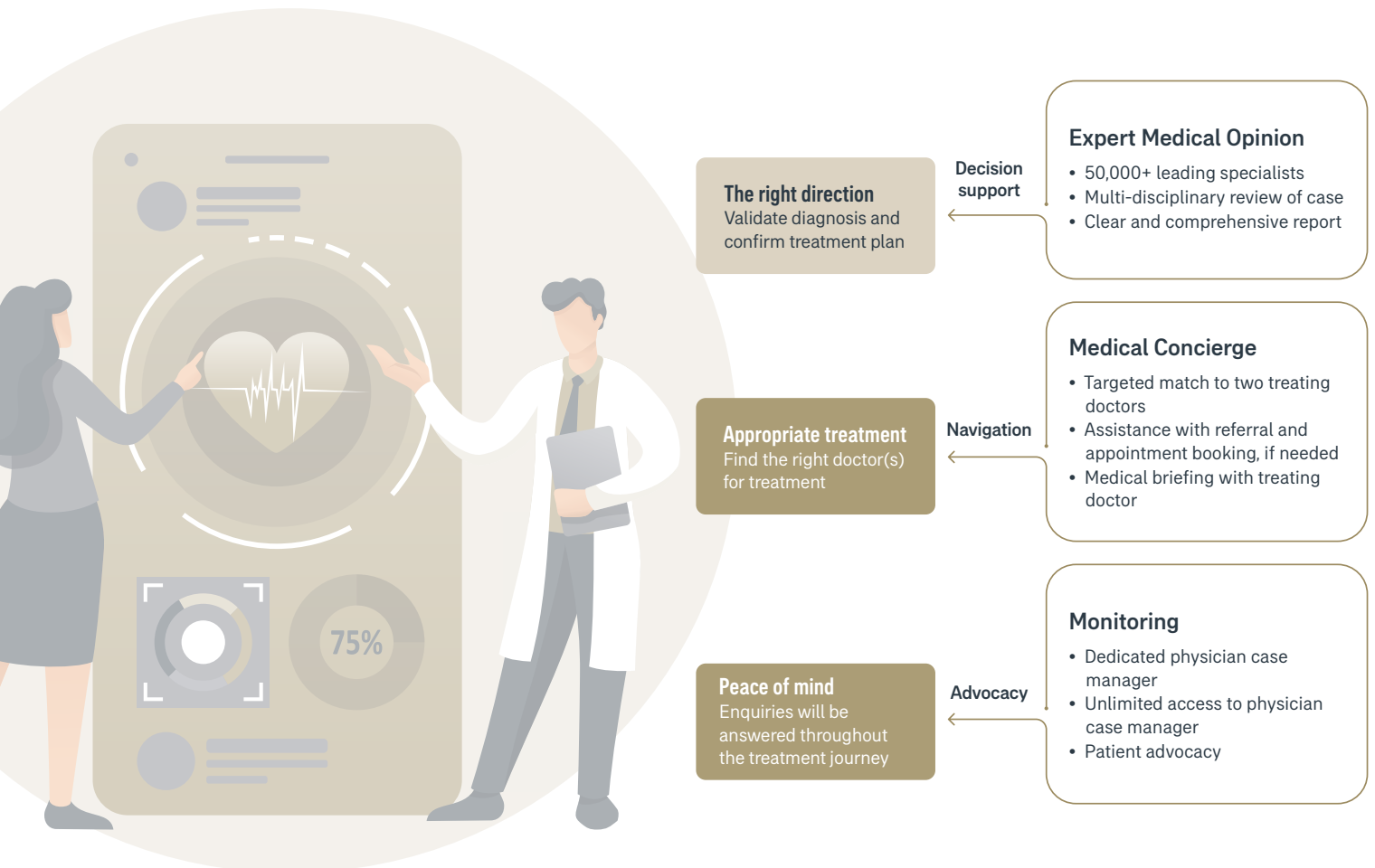
Speak with a panel partner psychologist (teleconsult / in-clinic) via **on-demand teleconsults / prescheduled appointments**

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

