

PLUGGING THE PROTECTION GAP WITH AIA POWER CRITICAL COVER FOR HEALTHIER, LONGER, BETTER LIVES

A comprehensive critical illness (CI) plan that journeys with you from diagnosis of pre-early conditions to all stages - early, intermediate, major, and relapse - of critical illnesses

1 KEEP CRITICAL ILLNESS AT BAY WITH PRE-EARLY PROTECTION

Coverage for pre-early conditions



Chronic Disease



Cardiovascular Disease



Benign & Borderline Malignant Tumour

First-in-market

Coverage for Type 2 Diabetes upon diagnosis

Did you know?

The cost of living with diabetes will increase to at least S\$6,000 in additional expenses per person this year. This additional expense associated with managing diabetes was also the highest – almost double the average cost of managing other chronic illnesses¹



48% are concerned about getting diabetes in 2019

Chronic illnesses that were once considered diseases related to ageing have now become prevalent across **all generations** due to lifestyle changes²

36% have seen family and/or friends go through pre-early conditions without financial support

3 GET ACCESS TO QUALITY HEALTHCARE

When you are diagnosed with a pre-early condition or feeling unwell



WhiteCoat

Enjoy telehealth service for accessible and reliable consult, anytime and anywhere via a mobile app

When you are diagnosed with a critical illness



Medix

Receive the best possible treatment and personalised ongoing support when you face serious medical conditions

Focus on recovery: **9 in 10** (both non-CI patients and CI patients) agree that additional medical support for treatment is important

2 GET FINANCIAL PEACE OF MIND FOR MULTIPLE CI AND RELAPSE

Protect yourself from 175 conditions

The highest in the market³



1 in 5 are not sure if their life insurance plans even have **critical illness cover**

8 in 10 mistakenly think that CI plans **cover all tumours**



Singaporeans are experiencing a **false sense of security** with their insurance coverage

Protect yourself, again

Power Reset

Restores CI coverage amount **back to 100%**, so you can enjoy continued coverage when you are diagnosed with another critical illness



Multiple CI Coverage

Get coverage for different and subsequent critical illnesses across all stages, **up to a total of 500%** of the coverage amount



Power Relapse for 5 conditions⁵

Receive continual financial support even if you get re-diagnosed for the same critical illness, **up to a total of 200%** of the coverage amount

Amongst the top disease burdens in Singapore



For CI Survivors



4 in 5 continue to face a **lifetime of chronic health conditions**, even after CI recovery

Most common regret? Not getting CI protection:

1 in 3 did not have critical illness coverage

For the lucky ones that do,

1 in 3 could not get any more CI coverage after a claim has been made

BE REWARDED FOR STAYING HEALTHY

Nothing to lose: protection plan with guaranteed cash value and savings



9 in 10 think that being able to extract cash value when no claims are made is important

Only standalone CI plan that provides

Death Benefit
of 100% of coverage amount less any critical illness benefits paid as well as a compassionate benefit of S\$5,000⁶

Surrender Benefit
payable should you decide not to continue with the policy after age 75⁷

Maturity Benefit
payable at age 100

Enjoy premium discounts⁸ when you improve your AIA Vitality status!

On average, a person diagnosed with a chronic illness makes **4 positive lifestyle changes**

Top lifestyle changes

1. Exercise more
2. Eat healthier
3. Sleep/rest more
4. More frequent health check-ups

Males and females manage chronic illnesses differently

Males: Exercise more, sleep/rest more, take medication regularly

Females: Prioritise nutrition



Insights cited in this document are from AIA Power Critical Cover Study 2019, unless otherwise stated.

1. Amongst chronic illness sufferers, the average additional expense comes up to S\$340 a month, while diabetics reported an increase of S\$529 in additional expense per month.
2. The Straits Times (2018): Young diabetics at higher risk of chronic kidney disease <https://www.straitstimes.com/singapore/health/young-diabetics-at-higher-risk-of-chronic-kidney-disease-study>
3. As at October 2019.
4. Once 12 months have passed from the previous claim.
5. Relapsed Major Cancer, Recurred Heart Attack, Recurred Stroke, Repeated Heart Valve Surgery, and Repeated Major Organ / Bone Marrow Transplantation.
6. Compassionate benefit of S\$5,000 is paid upon death less any amounts owing to us.
7. Should you decide not to continue with the policy after age 75 or the 50th policy anniversary, whichever is earlier, we will pay you the surrender benefit ranging from 75% to 99% of coverage amount less any CI claim paid.
8. With AIA Vitality, policyholders can enjoy a 5% discount on their first year premium, and continue to enjoy subsequent discounts when they improve their Vitality status by making positive health changes in their everyday lives.

CELEBRATING
100
YEARS



HEALTHIER. LONGER.
BETTER LIVES