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Media Release

FOR IMMEDIATE RELEASE

AIA Singapore Launches FIRST-IN-MARKET Mobile Application for Employees to View Their Employee Benefits and Submit Insurance Claims on the Go

AIA Singapore's innovation caters to the fast-paced lifestyle of Singapore's technologically-savvy workforce and boosts Singapore's ambition of becoming the world's first smart nation

Singapore, 15 January 2015 – As the preferred employee insurance vendor and employee healthcare provider, AIA Singapore today launched, AIA Employee Care, the **FIRST** mobile application (app) in Singapore to make lives easier - by providing employees easy and secured access to insurance claims submission and their policy information via their Android or Apple mobile devices running on iOS 6 and above.

Employees covered by AIA Singapore under the AIA Employee Benefits Scheme, can begin accessing their account immediately by downloading the free app from Google Play or iTunes stores respectively. AIA Singapore insures the most number of employees in Singapore which has a workforce of more than 3.5 million, as at June 2014[1]. The company's corporate clients include large corporations and Small Medium Enterprises across a variety of industries.

Providing a fuss and paper-free experience, the key benefits of AIA Employee Care include:

- *eClaim[2] Submission* – Submit medical claim(s) through the app, without the usual paperwork in just 3 steps:

    1) Login 2) Provide details of claim 3) Submit

- *eCard[2]* – Present their eCard at any Fullerton Healthcare panel clinics

- *Insurance Benefits Overview* – Get an overview of their insurance benefits

- *Panel Clinic Locator* – Locate the panel doctors by location, district, or medical specialty based on your GPS location

- *Claim Status* – View your past processed claims

Ms. Melita Teo, Chief Corporate Solutions Officer of AIA Singapore, said: "Mobile technology is becoming an increasingly important part of life amongst Singapore's population, with approximately 4 in 5 owning a smart phone, and 2 in 5 a tablet[3]. Combined with busy work schedules and desire for information at their fingertips, it was only natural for us as the industry leader, to develop our AIA Employee Care mobile application where you can enjoy easy and secured access to your employee benefits and submit insurance claims on the go."

"We put our customers' needs at the heart of everything we do, and this is another investment which reflects our commitment as The Real Life Company. This innovation also supports Singapore's ambition

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[1] *'Labour Market, Second Quarter 2014. (September 15, 2014), Ministry of Manpower*
[2] *The eClaim and eCard functions are only applicable to services provided by Fullerton Healthcare.*
[3] *'Smartphones and tablets a growing hit among Singaporeans' (June 18, 2013), The Straits Times*

AIA Singapore Launches FIRST-IN-MARKET Mobile Application for Employees to View Their Employee Benefits and Submit Insurance Claims on the Go

Page 2

of becoming the world's first smart nation, where technology enables us to better anticipate needs and continually improve our service delivery," she added.

- End -

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US$159 billion as of 31 May 2014.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 28 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

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AIA Singapore Launches FIRST-IN-MARKET Mobile Application for Employees to View Their Employee Benefits and Submit Insurance Claims on the Go

Page 3

Appendix

How to get started:

Go to www.aia.com.sg > "My AIA" (top right corner) > "eBenefits" and then click "Go" (make sure you have disabled the pop-up blocker). Once the page has loaded, click on "How To Login / New User Registration" and follow the subsequent steps.

Members can login to AIA Employee Care with your AIA eBenefits user ID (this could be your staff ID number or your personal NRIC number) and password.

What if I have 2 policies? Which policy number should I use to log in?

If you have two policies, the system will prompt you on the preferred policy for the creation of the user ID. Just enter the preferred policy number and click "Submit".

How do I make an eClaim Submission?

Follow these 3 simple steps to make an eClaim Submission:
Step 1: Login.
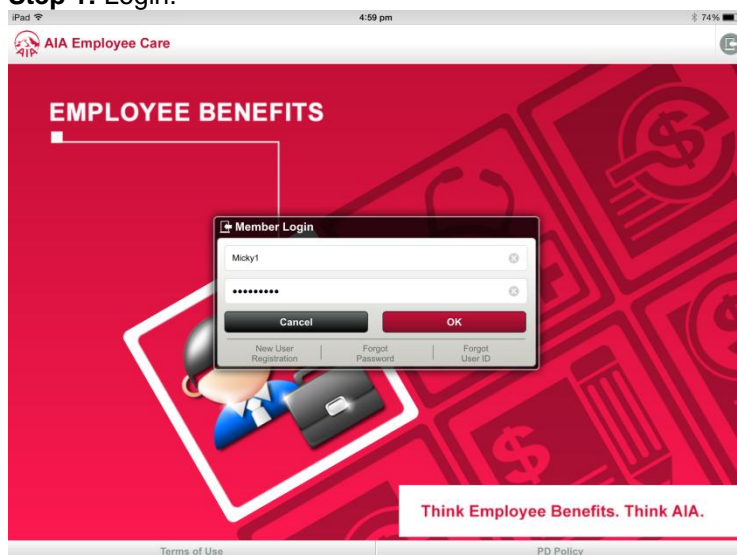
AIA Singapore Launches FIRST-IN-MARKET Mobile Application for Employees to View Their Employee Benefits and Submit Insurance Claims on the Go

Page 4

Step 2: Provide details of the claim.

Step 3: Submit your claim.

How do I know if my eClaim submissions are successful?

Upon your eClaim submission, you will receive an acknowledgement via your mobile phone. At the same time, you will receive an email notification on your claim submission.

What if my eClaim submission exceeds my benefit limit?

If your claim submission exceeds your benefit limit, we will reimburse you the remaining balance. You do not need to submit your claim again.

What is "eCard" function in AIA Employee Care?

eCard lets you visit any Fullerton Healthcare panel clinic simply by showing your eCard at the point of registration. This eliminates the hassle of carrying around your physical card.

Note: The physical card is issued to members who are covered under the AIA Integrated Healthcare Solutions programme.

AIA Singapore Launches FIRST-IN-MARKET Mobile Application for Employees to View Their Employee Benefits and Submit Insurance Claims on the Go

Page 5

What is "Panel Clinic Locator" function in AIA Employee Care?

Panel Clinic Locator shows you the address of the nearest panel clinics based on your GPS location.
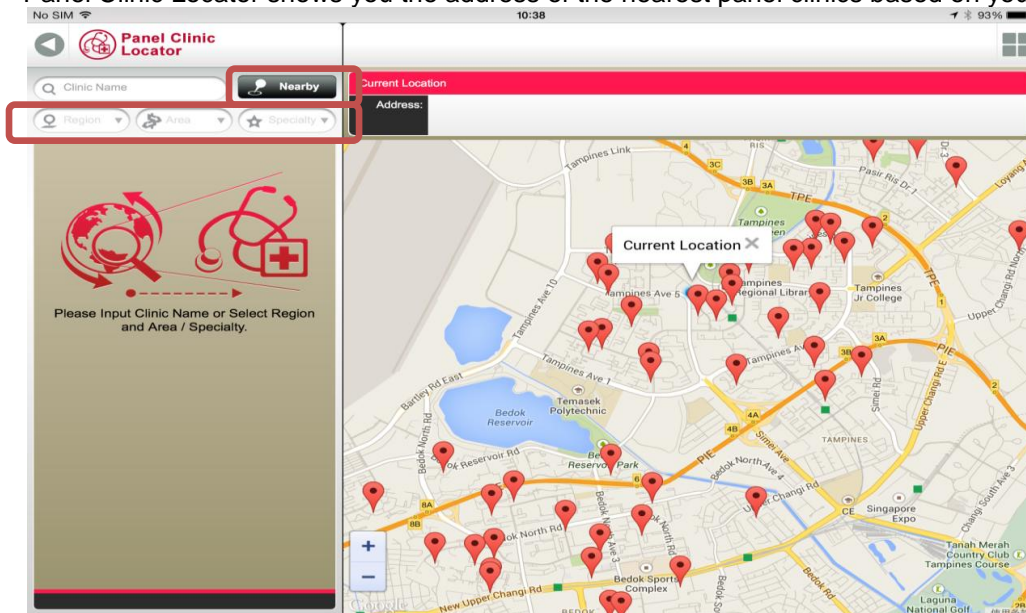
Alternatively, if your device does not have GPS capability, Panel Clinic Locator can also indicate the panel clinics around the region that you searched for.

When using the Nearby search function to locate the nearest panel clinics closest to me, why can't I see all the clinics in Singapore?

The Nearby search function can only find all the clinics within the radius of approximately 20 km^2.