

IdealMedical Premium Rates

Annual Premium per person in S\$
(inclusive of 7% GST)

Plan	SupremePlus		Supreme		ClassicPlus		Classic	
	Male	Female	Male	Female	Male	Female	Male	Female
Age last Birthday								
0 to 17	1,623.19	1,623.19	737.23	737.23	420.51	420.51	207.58	207.58
18 to 24	1,759.08	1,907.81	916.99	1,134.20	525.37	631.30	284.62	349.89
25 to 29	1,917.44	2,302.64	1,086.05	1,277.58	623.81	847.44	321.00	426.93
30 to 34	2,177.45	2,625.78	1,188.77	1,358.65	707.27	945.88	363.80	472.94
35 to 39	2,544.46	2,805.54	1,310.75	1,510.84	761.84	967.28	391.62	497.55
40 to 44	2,956.41	3,032.38	1,611.42	1,704.51	913.78	1,092.47	450.47	518.95
45 to 49	3,580.22	3,495.69	1,807.23	1,921.72	1,065.72	1,247.62	570.31	606.69
50 to 54	4,392.35	4,275.72	2,171.03	2,215.97	1,485.16	1,496.93	785.38	742.58
55 to 59	5,309.34	4,597.79	2,862.25	2,477.05	2,140.00	1,917.44	1,053.95	894.52
60 to 64	6,432.84	5,477.33	3,602.69	3,098.72	2,869.74	2,396.80	1,388.86	1,203.75
65 to 69*	8,003.60	7,066.28	4,751.87	4,152.67	3,946.16	3,161.85	1,890.69	1,630.68
70 to 74*	9,989.52	9,032.94	6,198.51	5,517.99	5,308.27	4,529.31	2,480.26	2,382.89

*For renewal only

For monthly payment, multiply rates by 0.0853
For quarterly payment, multiply rates by 0.2548

Notes:

- 1) Classic and ClassicPlus plans are available to Singapore citizens, Singapore PRs, holders of Employment Pass, Work Permit, Dependant Pass and Student Pass only.
- 2) Supreme and SupremePlus plans are available to any nationalities residing in Asean Plus* countries.
- 3) The 7% GST is not applicable if you reside outside Singapore. To obtain your premium, please divide the above rate by 1.07.
- 4) Premium is based on the insured's age last birthday at the date of underwriting approval and will increase when the insured enters the next age band.
- 5) The premium rates are not guaranteed and may be increased at policy renewal date depending on the portfolio claims experience.
- 6) A 5% family** discount will be given if 3 or more persons (including one adult) apply under one policy.
- 7) All members of a family must be insured under the same plan and all children must be insured under the same deductible.

*Refers to Singapore, Malaysia, Indonesia, Philippines, Thailand, Brunei, China (excluding Hong Kong), Korea, India, Vietnam, Myanmar, Cambodia and Laos.

**Refers to parents and their children only.

Annual Deductible (optional) in S\$	1,000	2,000	3,000	5,000	8,000	10,000
Premium Discount	10%	15%	20%	25%	40%	50%

About Aviva

Aviva Group is the world's fifth largest[^] insurance group, serving 50 million customers across Europe, North America and Asia Pacific. We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

Aviva Group's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$133.64 billion and funds under management of S\$789.20 billion at 31 December 2008.

[^] based on gross worldwide premiums at 31 December 2008.

Important Notes

The plan is underwritten by Aviva Ltd.

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Buying life insurance products is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable, if any, may be less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct at time of publishing.

Speak with your personal financial adviser or visit www.aviva.com.sg.



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At 32, Julia can stay on top of medical expenses with inflation-proof protection that fits her lifestyle.

IdealMedical



Ideal protection for your way of life

You are living the life of your dreams – with a wonderful family and a fulfilling career, nothing could seem more perfect. Yet, all these could change in an instant should illness strike unexpectedly, bringing with it the financial burden of rising medical costs. In times like this, you need a comprehensive protection plan that can help you manage the additional expenses, while allowing you and your family to live as normally as possible.

IdealMedical is a complete medical plan designed to suit your lifestyle. With a choice of 4 plans and lifetime coverage of up to S\$3 million, you can customise the level of protection you need, for the life you want. What's more, built-in inflation-proof features mean that you will never have to worry about additional out-of-pocket expenses that are typical of other medical plans.



Affordable protection that goes beyond borders

Comprehensive and transportable protection

Among the few medical plans that cater to all nationalities who reside or work in the Asean Plus¹ countries, the IdealMedical Supreme and SupremePlus plans provide you with coverage that follows you around the region.

With high annual coverage of up to S\$1 million, annual outpatient cover of up to S\$10,000 per person and very few sub-limits, you can choose your preferred level of medical treatments within the Asean Plus¹ region, for peace of mind wherever you go.

Complete and affordable protection

IdealMedical Classic and ClassicPlus plans provide the same level of inflation-proof protection with few sub-limits, for discerning customers who want enhanced protection at added value.

For Classic Plans, you will receive an additional cash benefit of S\$150 per day if you choose to be warded in Class B2 or below in any Singapore Restructured Hospital². Plus, enjoy complimentary gift vouchers from us when you renew your policy every year.

Key benefits at a glance

- **24-hour worldwide protection**
- **Inflation-proof medical care**
You need not fork out additional cash as most benefits are reimbursed as charged, with few sub-limits.
- **No restriction on length of hospital stay[^]**
There is no limit on the number of days you can be warded in a hospital.
- **Guaranteed renewability[^]**
Your coverage is guaranteed renewable up to age 75.
- **Cash-free hospital admission**
Upfront cash payments upon hospital admission are not required if you call the medical assistance hotline in advance.
- **Daily hospital cash**
Receive a daily cash benefit of up to S\$300 if you are admitted into a Singapore Restructured Hospital².
- **Get-Well benefit**
Receive an additional Get-Well benefit of up to S\$3,000 if your stay in a Singapore Restructured Hospital² exceeds 10 consecutive days.
- **Get your children covered**
Unlike most other medical plans, you can insure your child alone even if you do not apply for coverage yourself.
- **Save on your premiums**
Enjoy up to 50% savings on your premiums when you opt to include a deductible for in-hospital benefit. Enjoy a further 5% off if 3 or more family members (including one parent) sign up for a policy.
- **24-hour medical assistance hotline**
Gain access to round-the-clock emergency medical assistance with our hotline. You will receive a card listing this number for easy reference.

[^] Subject to terms and conditions

Plan details

IdealMedical benefit schedule (All amounts in S\$)				
	SupremePlus	Supreme	ClassicPlus	Classic
Type of Hospital	All	All	All	Restructured Hospital ²
Area of Cover	Asean Plus ¹	Asean Plus ¹	Singapore	Singapore
1) Hospital & Related Services				
Daily Room & Board				\$160
Intensive Care Unit				As charged
Hospital Miscellaneous Services				
Surgical Benefits (including day surgery)				
Daily In-Hospital Doctor's Visit				
Pre-Hospital Specialist's Consultation	As charged	As charged	As charged	
Pre-Hospital Diagnostic & Laboratory Services				
Post-Hospital Follow-up Treatment (max. 90 days after discharge)				Not applicable
Home Nursing following Hospital Discharge (max. 26 weeks per policy year)				
Parent Accommodation as companion for Insured Child (below age 18)				
In-Hospital Psychiatric Treatment (after 10 months of coverage)	\$5,000	\$5,000	Not applicable	
Emergency Outpatient Treatment (due to accident)			As charged	As charged
Local Ambulance Services	As charged	As charged		
Accident Dental Treatment			\$2,000	\$2,000
2) Emergency Medical Evacuation & Repatriation				
Emergency Medical Evacuation				Not applicable
Emergency Repatriation	As charged	As charged	As charged	
Repatriation or Local Burial of Mortal Remains				
Emergency Medical Advice & Assistance	Provided	Provided	Provided	Provided
Annual Limit Per Person (for Benefits 1 and 2)	\$1,000,000	\$300,000	\$150,000	\$50,000
3) Organ Transplant, Kidney Dialysis & Cancer Treatment (Annual Limits)				
Organ Transplant	\$600,000	\$300,000	\$150,000	\$50,000
Outpatient Kidney Dialysis	\$300,000	\$150,000	\$50,000	\$25,000
Outpatient Cancer Treatment	\$300,000	\$150,000	\$50,000	\$25,000
4) Outpatient Benefits				
Deductible Per Visit	\$50	\$50		
General Practitioner Services				Not applicable
Specialist Services				
Diagnostic & Laboratory Services (including Outpatient MRI / CT Scan / PET Scan)				
Prescription Drugs				
Prescribed Outpatient Therapy by Physiotherapist, Speech or Oculomotor Therapist				
Prescribed Medical Aids	\$10,000 per policy year	\$10,000 per policy year	Not applicable	
Prescribed Alternative Medicine				
5) Hospital Cash, Get Well & Preventive Health Benefits				
Daily Hospital Cash Benefit ³ for admission in Singapore Restructured Hospitals ² (max. 30 days per disability)	\$300	\$200	\$100	\$150 if warded in B2 & below
Get-Well Benefit for stay in Singapore Restructured Hospitals ² which exceeds 10 consecutive days	\$3,000	\$2,000	\$1,000	\$1,000
Complimentary Annual Health Screen	SupremePlus Package	Supreme Package	Not applicable	Not applicable
Renewal Gift Voucher (annually)	Not applicable	Not applicable	\$20	\$20
Lifetime Limit Per Person	\$3,000,000	\$1,500,000	\$750,000	\$250,000
6) Death Benefit (due to any cause)	\$1,000	\$1,000	\$1,000	\$1,000

¹ Refers to Singapore, Malaysia, Indonesia, Philippines, Thailand, Brunei, China (excluding Hong Kong), Korea, India, Vietnam, Myanmar, Cambodia and Laos.

² Refers to privatised government hospitals and medical centres in Singapore such as Singapore General Hospital, Tan Tock Seng Hospital, Alexandra Hospital, Changi General Hospital, KK Women's and Children's Hospital, National Heart Centre and National Cancer Centre.

³ Not applicable to day surgery cases.