

IdealMedical Premium Rates For Singapore Citizens & Singapore Permanent Residents residing in Singapore

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

Plan	SupremePlus		Supreme		ClassicPlus		Classic	
	Male	Female	Male	Female	Male	Female	Male	Female
0 to 17	1,704.40	1,704.40	884.68	884.68	504.61	504.61	249.10	249.10
18 to 24	1,847.03	2,003.25	1,100.39	1,361.04	630.44	757.56	341.54	419.87
25 to 29	2,013.31	2,417.77	1,303.26	1,533.10	748.57	1,016.93	385.20	512.32
30 to 34	2,286.38	2,757.07	1,426.52	1,662.78	848.72	1,135.06	436.56	567.53
35 to 39	2,671.68	2,945.82	1,572.90	1,813.01	914.21	1,160.74	469.94	597.06
40 to 44	3,104.28	3,184.00	1,933.70	2,045.41	1,096.54	1,310.96	540.56	622.74
45 to 49	3,759.23	3,670.53	2,168.68	2,306.06	1,278.86	1,497.14	684.37	728.03
50 to 54	4,612.02	4,489.51	2,605.24	2,659.16	1,782.19	1,796.32	942.46	891.10
55 to 59	5,574.81	4,827.73	3,434.70	2,972.46	2,568.00	2,300.93	1,264.74	1,073.42
60 to 64	6,754.48	5,751.25	4,323.23	3,718.46	3,443.69	2,876.16	1,666.63	1,444.50
65 to 69*	8,403.78	7,419.59	5,702.24	4,983.20	4,735.39	3,794.22	2,268.83	1,956.82
70 to 74*	10,489.00	9,484.59	7,438.21	6,621.59	6,369.92	5,435.17	2,976.31	2,859.47

For all other Nationalities residing in Singapore

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

Plan	SupremePlus		Supreme		ClassicPlus		Classic	
	Male	Female	Male	Female	Male	Female	Male	Female
0 to 17	2,300.95	2,300.95	1,194.31	1,194.31	681.23	681.23	336.28	336.28
18 to 24	2,493.50	2,704.39	1,485.52	1,837.40	851.10	1,022.71	461.08	566.82
25 to 29	2,717.97	3,263.99	1,759.40	2,069.68	1,010.57	1,372.85	520.02	691.63
30 to 34	3,086.61	3,722.05	1,925.81	2,244.75	1,145.78	1,532.33	589.36	766.16
35 to 39	3,606.78	3,976.86	2,123.42	2,447.56	1,234.18	1,566.99	634.42	806.03
40 to 44	4,190.78	4,298.40	2,610.50	2,761.31	1,480.32	1,769.80	729.76	840.70
45 to 49	5,074.97	4,955.21	2,927.71	3,113.19	1,726.47	2,021.14	923.90	982.84
50 to 54	6,226.23	6,060.83	3,517.07	3,589.87	2,405.96	2,425.03	1,272.32	1,202.98
55 to 59	7,525.99	6,517.44	4,636.85	4,012.82	3,466.80	3,106.25	1,707.40	1,449.12
60 to 64	9,118.55	7,764.19	5,836.36	5,019.93	4,648.98	3,882.82	2,249.95	1,950.08
65 to 69*	11,345.10	10,016.45	7,698.03	6,727.33	6,392.78	5,122.20	3,062.92	2,641.70
70 to 74*	14,160.14	12,804.20	10,041.59	8,939.14	8,599.40	7,337.48	4,018.02	3,860.28

*renewal only

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

For Singapore Citizens & Singapore Permanent Residents residing outside Singapore

Annual Premium per person on S\$

Plan	SupremePlus		Supreme		Plan	SupremePlus		Supreme	
	Male	Female	Male	Female		Age Last Birthday	Male	Female	Male
0 to 17	1,592.90	1,592.90	826.80	826.80	45 to 49	3,513.30	3,430.40	2,026.80	2,155.20
18 to 24	1,726.20	1,872.20	1,028.40	1,272.00	50 to 54	4,310.10	4,195.80	2,434.80	2,485.20
25 to 29	1,881.60	2,259.60	1,218.00	1,432.80	55 to 59	5,210.10	4,511.90	3,210.00	2,778.00
30 to 34	2,136.80	2,576.70	1,333.20	1,554.00	60 to 64	6,312.60	5,375.00	4,040.40	3,475.20
35 to 39	2,496.90	2,753.10	1,470.00	1,694.40	65 to 69*	7,854.00	6,934.20	5,329.20	4,657.20
40 to 44	2,901.20	2,975.70	1,807.20	1,911.60	70 to 74*	9,802.80	8,864.10	6,951.60	6,188.40

For all other Nationalities residing outside Singapore

Annual Premium per person on S\$

Plan	SupremePlus		Supreme		Plan	SupremePlus		Supreme		
	Age Last Birthday	Male	Female	Male		Female	Age Last Birthday	Male	Female	Male
0 to 17		2,150.42	2,150.42	1,116.18	1,116.18	45 to 49	4,742.96	4,631.04	2,736.18	2,909.52
18 to 24		2,330.37	2,527.47	1,388.34	1,717.20	50 to 54	5,818.91	5,664.33	3,286.98	3,355.02
25 to 29		2,540.16	3,050.46	1,644.30	1,934.28	55 to 59	7,033.64	6,091.07	4,333.50	3,750.30
30 to 34		2,884.68	3,478.55	1,799.82	2,097.90	60 to 64	8,522.01	7,256.25	5,454.54	4,691.52
35 to 39		3,370.82	3,716.69	1,984.50	2,287.44	65 to 69*	10,602.90	9,361.17	7,194.42	6,287.22
40 to 44		3,916.62	4,017.20	2,439.72	2,580.66	70 to 74*	13,233.78	11,966.54	9,384.66	8,354.34

*renewal only

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

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

Notes:

- 1) GST is only applicable if Insured Person is residing in Singapore regardless of nationality.
- 2) Rates are not guaranteed and may be increased at policy renewal depending on portfolio claims experience.

About Aviva

Aviva is the world's sixth largest^ insurance group, serving over 44.5 million customers across Europe, North America and Asia Pacific.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$99.38 billion and funds under management of S\$806.25 billion at 31 December 2010.

We are the largest insurance services provider in the UK and one of the leading providers of life and pensions products in Europe.

^Based on gross worldwide premiums at 31 December 2010.

Important Notes

The plan is underwritten by Aviva Ltd.

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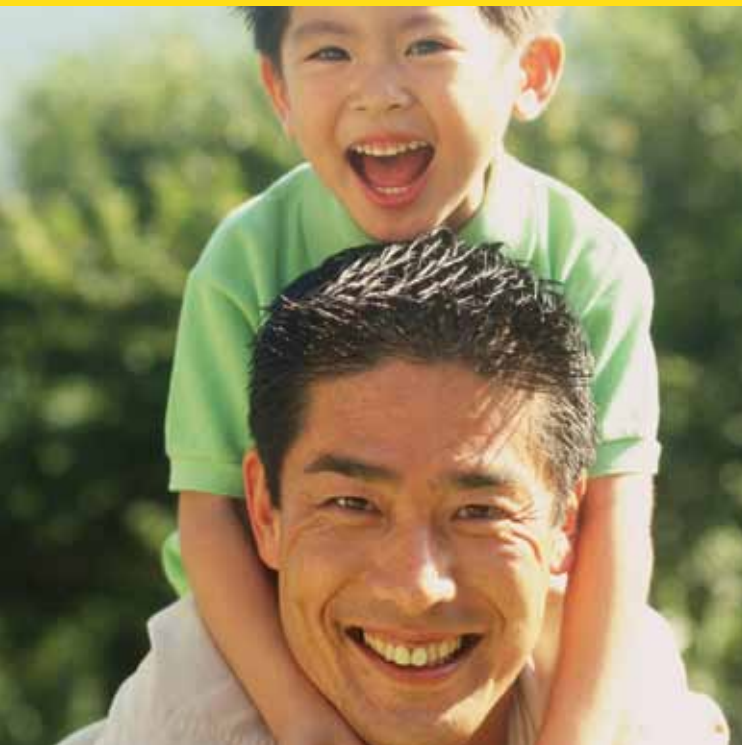


IdealMedical
Inflation-proof medical care

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 Plus² 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 Plus² 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 Hospital¹. 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.

- **Daily hospital cash**
Receive a daily cash benefit of up to S\$300 if you are admitted into a Singapore Restructured Hospital¹.

- **Get-Well benefit**
Receive an additional Get-Well benefit of up to S\$3,000 if your stay in a Singapore Restructured Hospital¹ 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.

- **24-hour medical assistance hotline**
Gain access to round-the-clock emergency medical assistance with our hotline.

[^] Subject to terms and conditions

Save on your premiums

Enjoy up to 50% savings on your IdealMedical premiums when you opt to include a deductible for in-hospital benefit.

Enjoy a further 5% off this plan when 3 or more family members (including one parent) sign up.

Plan details

IdealMedical benefit schedule (All amounts in S\$)				
Plans	SupremePlus	Supreme	ClassicPlus	Classic
Type of hospital	All	All	All	Restructured Hospital ¹
Area of Cover	Asean Plus ²	Asean Plus ²	Singapore	Singapore
1) Hospital & Related Services				
Daily Room & Board				160 ⁴
Daily Intensive Care Unit				As charged ⁵
Hospital Miscellaneous Services				
Surgical Benefits (including day surgery)				
Daily In-Hospital Doctor's Visit				
Pre-Hospital Specialist 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 (payable up to 30 days from date of accident)			As charged	As charged ⁵
Local Ambulance Services	As charged	As charged		
Accident Dental Treatment			2,000	2,000 ⁵
2) Emergency Medical Evacuation and Repatriation				
Emergency Medical Evacuation	As charged	As charged	As charged	Not Applicable
Repatriation				
Emergency Medical Advice and Assistance	Provided	Provided	Provided	Provided
International Travel Assistance Services				
Annual Limit Per Person⁷	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 ⁶
Outpatient Kidney Dialysis	300,000	150,000	50,000	25,000 ⁶
Outpatient Cancer Treatment	300,000	150,000	50,000	25,000 ⁶

Plan details

IdealMedical benefit schedule (All amounts in S\$)				
Plans	SupremePlus	Supreme	ClassicPlus	Classic
Type of hospital	All	All	All	Restructured Hospital ¹
Area of Cover	Asean Plus ²	Asean Plus ²	Singapore	Singapore
4) Outpatient Benefits				
Deductible Per Visit	Singapore Citizens & Singapore Permanent Residents: 50 All other Nationalities: 100		Not Applicable	Not Applicable
Coinsurance	Singapore Citizens & Singapore Permanent Residents: 0% All other Nationalities: 15%			
General Practitioner Services	10,000 per policy year	10,000 per policy year	Not Applicable	Not Applicable
Specialist Services				
Diagnostic and Laboratory services (include Outpatient MRI / CT Scan / PET scans)				
Prescription Drugs				
Prescribed Outpatient Therapy by Physiotherapy, Speech & Oculomotor Therapist				
Prescribed Medical Aids (such as artificial limbs, hearing aids)				
Prescribed Alternative Medicine (chiropractor, homeopath, acupuncturist, Chinese physician). Benefit for acupuncturist and Chinese physician is limited to \$500 per Insured Person per policy year				
5) Hospital Cash, Get Well & Preventive Health Benefits				
Daily Hospital Cash for admission in Singapore Restructured Hospitals (max 30 days per disability) ³	300	200	100	150 if warded in B2 & below
Get-Well benefit for stay in Singapore Restructured Hospitals (which exceeds 10 consecutive days)	3,000	2,000	1,000	1,000
Complimentary Annual Health Screen	SupremePlus Package	Supreme Package	Not provided	Not provided
Renewal Gift Voucher (annually)	Not provided	Not provided	20	20
Lifetime Limit Per Person⁸	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 the corporatised Singapore government hospitals and medical centres which include, but not limited to Singapore General Hospital, Changi General Hospital, KK Women's & Children's Hospital, Alexandra Hospital, Khoo Teck Puat Hospital, Tan Tock Seng Hospital, National Heart Centre, National Cancer Centre, Singapore National Eye Centre and National Skin Centre.

² Refers to Singapore, Malaysia, Indonesia, Philippines, Thailand, Brunei, China (excluding Hong Kong and Macau), Korea, India, Vietnam, Myanmar, Cambodia and Laos.

³ This benefit is not applicable to day surgery cases.

⁴ Refers to a fixed dollar limit which is based on a standard 4-bed ward in a Singapore Restructured Hospital.

⁵ For the Classic Plan, we will reimburse the eligible expenses incurred under Hospital & Related Services (excluding daily room and board charges) at:

a) 85% of the eligible expenses if admitted in class higher than a 4-bed ward in a Singapore Restructured Hospital; or

b) 50% of the eligible expenses if admitted to any ward in a private hospital; or

c) 50% of the eligible expenses or charges for equivalent medical treatment in the Singapore General Hospital, whichever is lower, if admitted to any overseas hospitals.

⁶ For outpatient expenses incurred under Organ Transplant, Kidney Dialysis & Cancer Treatment, we will reimburse 50% of all the eligible expenses incurred in a private hospital/clinic in and/or outside Singapore.

⁷ Refers to the maximum amount that could be recoverable for Hospital & Related Services and Emergency Medical Evacuation and Repatriation benefits in respect of any Insured person during any one Policy Year.

⁸ Refers to the maximum amount that could be recoverable for all benefits as stated in the Benefit Schedule, except for Death benefit, in respect of any Insured Person during his/her entire lifetime.