



## **My MultiPay Critical Illness Plan III**

Made so you can get better



# Let's take a look at **Critical Illness**

Now, more than ever, we have greater options when it comes to protecting ourselves against illnesses and diseases. In this age of information, people have gained greater awareness and access to better healthcare, enabling doctors to detect more serious illnesses sooner.

Sadly, some diseases strike when least expected and can happen to the most health-conscious and fittest of individuals.

Cancer, stroke and heart attack are some of the most common illnesses that can entail expensive tests, surgery, treatment and therapy. Worse still, they can recur, even long after remission.

**Each day, 36 people in Singapore are told that they have cancer.\***

**Over the past 40 years,**



**Incidence of breast cancer has  
more than doubled#**



**Rate of prostate  
cancer has increased# 5X**

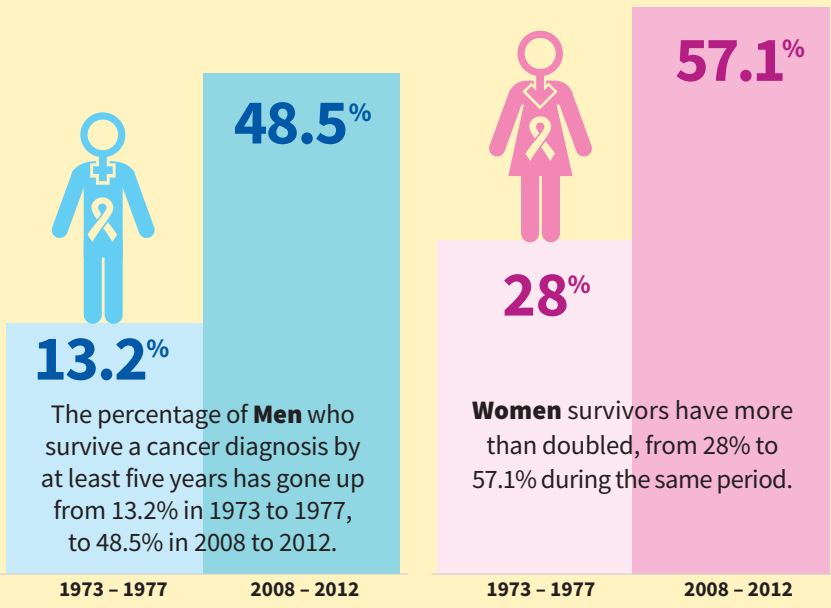
Sources:

\* The Straits Times, "Sharp rise in number diagnosed with cancer", published 21 June 2015.  
[www.straitstimes.com/singapore/health/sharp-rise-in-number-diagnosed-with-cancer](http://www.straitstimes.com/singapore/health/sharp-rise-in-number-diagnosed-with-cancer)

# The Straits Times, "Breast, prostate cancers rising sharply in Singapore", published on 21 June 2017.  
[www.straitstimes.com/singapore/health/breast-prostate-cancers-rising-sharply-in-spore](http://www.straitstimes.com/singapore/health/breast-prostate-cancers-rising-sharply-in-spore)

Fortunately, advancements in medical technology also mean that early detection leads to **higher probability of recovery if the patient can afford to undergo the recommended treatment.**

## Cancer survival rates going up over the last 35 years!



Source: The Straits Times, “More in Singapore getting cancer, but survival rates also up,” published 27 November 2015.

### So what’s really critical?

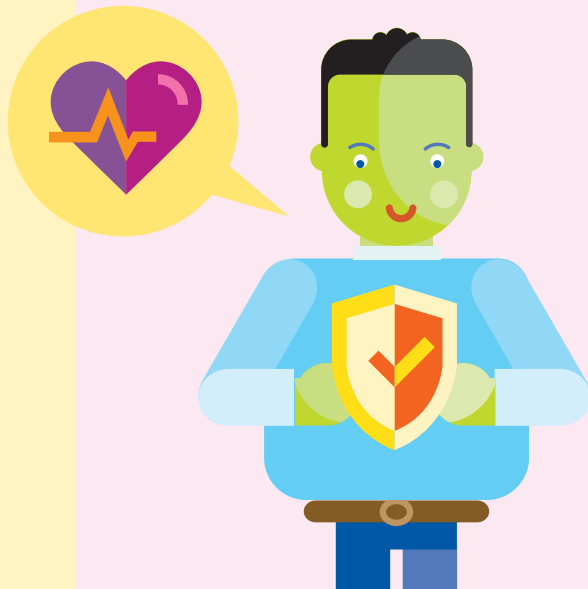
Along with preventative action, we think that our customers can empower themselves with a plan that can pay for all the necessary early-stage treatments as well as fund medical costs that may arise during later stages if there is an unfortunate recurrence of the illness.

# Introducing My MultiPay Critical Illness Plan III ...

**My MultiPay Critical Illness (CI) Plan III** protects you across every stage of CI by giving you funds that can help you manage medical and out-of-pocket costs. If you're diagnosed with Early, Intermediate or Severe Stage CI, you'll get a lump sum payout. And should cancer, heart attack or stroke recur, you'll get additional payouts. It's the greater peace of mind you deserve during life's crucial moments.

## Key Benefits:

- Provides you with **up to 5 lump sum payouts** upon diagnosis of CI across Early, Intermediate or Severe Stages, **including up to 2 payouts if re-diagnosed with cancer or suffer from recurring heart attack or stroke<sup>1</sup>**
- Gives a **total benefit payout of up to 600% of the chosen Sum Assured<sup>1</sup>**



Upon diagnosis of the following:		Number of Lump Sum Payouts	Payout Amount
Layer 1	Early or Intermediate Stage of CI*	Up to <b>2X</b>	Up to <b>200%</b> of Sum Assured <sup>2</sup>
Layer 2	36 Severe Stage CI	<b>1X</b>	<b>300%</b> of Sum Assured less claims made on the Early or Intermediate Stage <sup>3</sup>
Layer 3	First-time CI: Major Cancers, Heart Attack, Stroke OR Re-diagnosed Cancer, Recurrent Heart Attack, Recurrent Stroke <sup>4</sup>	<b>1X</b>	<b>150%</b> of Sum Assured <sup>5</sup>
Layer 4	First-time CI: Major Cancers, Heart Attack, Stroke OR Re-diagnosed Cancer, Recurrent Heart Attack, Recurrent Stroke <sup>4</sup>	<b>1X</b>	<b>150%</b> of Sum Assured <sup>6</sup>

**5X**  
Lump Sum Payouts

**600%**  
of chosen Sum Assured

\* The CIs claimable under Early or Intermediate Stage are grouped into 3 categories. They are:  
 Group 1: for Early Cancer and illnesses relating to major organs  
 Group 2: for Heart-related illnesses  
 Group 3: for illnesses related to the nervous system and other systemic conditions

You can make one claim from each group (up to a maximum of two claims) if you are diagnosed with CI (s) that fall under Early or Intermediate Stage. There is no waiting period between the two claims. Please refer to the Product Summary for plan details, the list of CIs and Special Benefits covered under this plan.

### Other benefits include:

- **Special Benefit<sup>7</sup>** - an additional 20% of your Sum Assured is payable upon diagnosis of any one of 24 conditions such as diabetes complications or autism
- Choice of coverage term ranging from 10 years to age 99 (age next birthday)
- Lump sum payout of S\$5,000 (or equivalent currency) in the event of death
- Choice of currency: SGD, USD, GBP, EUR, AUD and HKD
- Have all your future premiums waived upon diagnosis of Severe Stage CI

# How **My MultiPay CI Plan III** works

## **Illustration:**

Jack, aged 30, buys **My MultiPay CI Plan III** to protect himself against the financial impact of critical illnesses up to age 75. He chooses a coverage of **S\$100,000 Sum Assured** and pays an **annual premium of S\$1,369 per year** for the plan.

Jack is diagnosed with a testicular lump (Carcinoma in-situ of testis) at age 35 and is advised by his doctor to go for a surgery.

Ten years later, Jack suffers from a heart-related illness and requires Keyhole Coronary Bypass Surgery. He proceeds to heal well after the surgery.

Unfortunately, Jack is later diagnosed with Major Prostate Cancer at age 55. His second surgery for prostate cancer is successful.

Thereafter, at the age of 70, he suffers a stroke and also a recurrent stroke at age 73.

Here's how **My MultiPay CI Plan III** can help Jack with his medical treatments and protect his family from financial strain. ***He will receive a total of 5 payouts*** as illustrated on the next page.



Please note that all ages mentioned in the above illustration refer to age at next birthday (ANB).

Upon diagnosis of the following:	Number of Lump Sum Payouts	Payout Amount (\$\$)
<b>Early or Intermediate Stage of CI</b>		
<b>Payout 1:</b> S\$100,000 when he discovers the testicular lump (under Group 1)	<b>2X</b>	<b>S\$200,000</b>
<b>Payout 2:</b> S\$100,000 when he suffers from the heart-related illness (under Group 2)		
<b>36 Severe Stage CI</b>		
<b>Payout 3:</b> S\$100,000 when he suffers from Major Prostate Cancer (under Major Cancers) <b>Note: All future premiums are waived after this payout</b>	<b>1X</b>	<b>S\$100,000</b>
<b>First-time CI: Major Cancers, Heart Attack, Stroke OR Re-diagnosed Cancer, Recurrent Heart Attack, Recurrent Stroke</b>	<b>1X</b>	<b>S\$150,000</b>
<b>Payout 4:</b> S\$150,000 when he suffers from Stroke (under First-time CI: Stroke)		
<b>First-time CI: Major Cancers, Heart Attack, Stroke OR Re-diagnosed Cancer, Recurrent Heart Attack, Recurrent Stroke</b>	<b>1X</b>	<b>S\$150,000</b>
<b>Payout 5:</b> S\$150,000 when he suffers Recurrent Stroke (under Recurrent Stroke)		
<b>Total:</b>	<b>5X</b>	<b>S\$600,000</b>

The above illustration is based on male, non-smoker, age 30 at next birthday who bought S\$100,000 coverage of **My MultiPay CI Plan III** with a policy term of 45 years and pays an annual premium of S\$1,369 per year.

# Get covered today!

Want to know how  
**My MultiPay CI Plan III**  
can help you?

Speak to your financial  
adviser representative or  
visit **[www.aviva.com.sg](http://www.aviva.com.sg)**  
for more details.





## Footnotes:

1. Terms and conditions apply. Please refer to the Product Summary for details.
2. If the Life Assured is first diagnosed to be suffering from any one of the CI listed under Early or Intermediate Stage of CI, 100% of the Sum Assured for each group will be payable in one lump sum. A claim may be made only once from each group up to a maximum of two (2) claims. ***There is no waiting period between two claims.***
3. If the Life Assured is diagnosed to be suffering from any one of the Severe Stage CI listed under this benefit, 300% of the Sum Assured less any Early and/or Intermediate CI claims paid previously will be payable in one (1) lump sum. Once a claim is made on Severe Stage CI benefit, the Life Assured cannot claim on diagnosis of Early or Intermediate Stages of CI. All future premiums of the plan are waived after this payout.
4. The definition of Re-diagnosed Cancer, Recurrent Heart Attack and Recurrent Stroke are as below:
  - Re-diagnosed Cancer means cancer for which any of the following conditions are met:
    - a) The Major Cancer persists for more than 2 years since first diagnosis;
    - b) The Major Cancer relapses, that is, though recovered temporarily (in remission), the same Major Cancer recurs at the same organ as the preceding Major Cancer;
    - c) Metastasis of the preceding Major Cancer to other parts of the body; or
    - d) The new Major Cancer unrelated to the preceding Major Cancer.

Re-diagnosed Cancer must be confirmed by an oncologist on the basis of histopathological diagnosis.

- Recurrent Heart Attack is defined as a separate Heart Attack and not a progression of the previous one(s). The diagnosis must be supported with fresh evidence based on the criteria set out in the definition of Heart Attack of Specified Severity (LIA definition).
- Recurrent Stroke is defined as a separate Stroke and not a progression of the previous one(s). The diagnosis must be supported with fresh imaging evidence consistent with the diagnosis of the Stroke based on the criteria set out in the definition of Stroke (LIA definition).

Terms and conditions apply. Please refer to the Product Summary for details.

**Footnotes:**

5. Upon diagnosis of first-time Major Cancers, Stroke, Heart Attack, Re-diagnosed Cancer, Recurrent Heart Attack or Recurrent Stroke, 150% of the Sum Assured will be payable in one (1) lump sum. This layer can only be claimed once. There is a two (2) years waiting period between Layer 2 and Layer 3. The waiting period shall be based on the date of diagnosis. The Policy continues to remain in force after this payout is made. Please refer to Product Summary for details.
6. This layer pays 150% of the Sum Assured in one (1) lump sum. There is a waiting period of 2 years between Layer 3 and Layer 4. The waiting period shall be based on the date of diagnosis. The policy will terminate once the Total Benefit Payout i.e. 600% of Sum Assured is made. Please refer to Product Summary for details.
7. If the Life Assured is diagnosed with any one of the conditions listed in the Product Summary, we will pay an additional 20% of the Sum Assured (capped at S\$25,000 per life per condition) of the plan. Upon a claim of this Special Benefit, the Policy remains in force. The payout of this Special Benefit does not reduce the CI Benefit Sum Assured or the Death Benefit. Each condition can only be paid once and a maximum of six (6) claims can be made under the Special Benefit.

## **Important Notes**

The policy is underwritten by Aviva Ltd.

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Information is accurate as at December 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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