

Underwritten by:



Administered by:



AIG Medi-Care Individual Plans

An introduction to our health plans



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Get a quote today

If you would like a personal quote, simply get in touch with your local agent or broker. We have kept our quote process as easy and quick as possible and it should only take a few minutes to create your personalised quote.

Details of how to get in touch with your agent/broker can be found on page 16 of this brochure.

Your AIG Medi-Care Plan



Thank you for choosing AIG Medi-Care to protect you and your family.

AIG Asia Pacific Insurance Pte. Ltd. has partnered with Cigna Europe Insurance Company S.A.-N.V. – Singapore Branch (Cigna Healthcare) to bring you AIG Medi-Care, underwritten by AIG, and administered by Cigna Healthcare.



About AIG

American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions.

AIG's General Insurance products and services for commercial and personal insurance customers includes one of the world's most far-reaching property casualty networks. Customers value AIG General Insurance's strong capital position, extensive risk management and claims experience and its ability to be a market leader in critical lines of the insurance business.



About Cigna Healthcare

Cigna Healthcare is a global health service company serving more than 180 million customers and patients throughout the world. They specialise in supporting globally mobile individuals and their families.

As the administrator of your plan, you will have access to:

- Cigna Healthcare's global network of over 1.65 million trusted hospitals, clinics and doctors;
- Cigna Healthcare's highly experienced multi-lingual Customer Care team 24 hours a day;
- Cigna Healthcare's team of dedicated doctors and nurses to support you if you are diagnosed with serious or complex health conditions;
- A secure online Customer Area to manage your policy and access care;
- And much more.

AIG and Cigna Healthcare Partnership

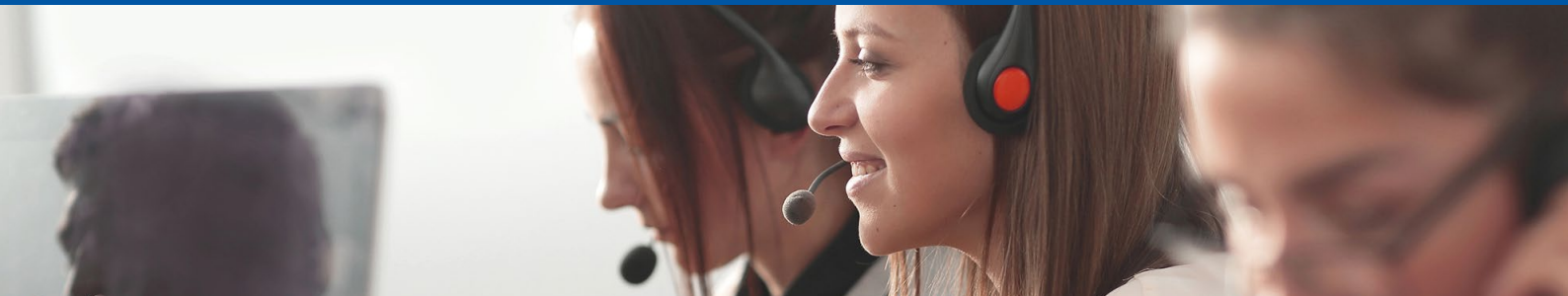
As a customer of AIG's Medi-Care plan, you will get access to following services provided by Cigna Healthcare:

Quality medical care around the globe



- Cigna Healthcare's global network has over 1.65 million trusted hospitals, clinics, and doctors.
- Cigna Healthcare's team of dedicated doctors and nurses can provide personalised medical advice and support.
- Cigna Healthcare's secure online Customer Area will help you find a local medical provider.

24/7 customer care



- You can speak to Cigna Healthcare's highly experienced Customer Care team 24 hours a day.
- Cigna Healthcare's multi-language service centres will aim to answer your call within 20 seconds.
- Cigna Healthcare aims to process your guarantee of payment within one hour after receiving all necessary documentation to avoid any delay to your treatment.
- Cigna Healthcare aims to process claims you submit within five working days after receiving all necessary documentation.
- You will have access to easy online tools to manage your policy and submit your claims.
- You will have multiple convenient ways of contacting Cigna Healthcare's Customer Care team including live chat, email, call or arranging a call back.

Tailored services for globally mobile individuals



- The International Health & Wellbeing optional module gives you access to confidential assistance with any work, life, personal or family issue that matters to you.
- The International Evacuation & Crisis Assistance Plus™ optional module gives you access to a worldwide comprehensive crisis assistance service for your peace of mind while you travel.

Our Whole Health Services

We are dedicated to helping you and your family live happier, healthier lives with thanks to our clinical expertise. All AIG Medi-Care customers have access to Cigna Healthcare's **Clinical Case Management programme** which includes the following services:



Case Management

Feel supported on your medical journey

Cigna Healthcare's Case Management service enables you to receive personalised support and assistance from dedicated nurses and doctors when you are diagnosed with a complex condition requiring special support. They will serve as your single point of contact, offering support through coordinating your healthcare and treatment plan.



Chronic Condition Programme

A helping hand to manage your condition

Cigna Healthcare's Chronic Condition programme offers you support if you are suffering from a chronic condition, to help you better understand, manage and improve your condition. You will have access to this programme even if the condition is a special exclusion as detailed on your Certificate of Insurance.



Decision Support Programme

Feel reassured thanks to Second Medical Opinion

Cigna Healthcare's Decision Support programme gives you access to global medical experts for advice and recommendations on your individual diagnosis and treatment plan. This can offer reassurance by helping you make an informed decision about the available treatment options.

Case Management in action



What happened?

A customer had been diagnosed with a brain tumour with a complex and lengthy treatment plan.

What did we do?

The customer and their family were supported during the whole treatment by a clinical case manager. Their case manager acted as a single point of contact, helping them to understand and navigate through the whole journey, facilitating access to care and coordinating with all parties to make the process safer, simpler and smoother.

What was the outcome?

This help and support from the case manager provided the family with the peace of mind and reassurance that allowed them to focus on the recovery of their family member.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

We Put People First

Cigna Healthcare's Customer Care team is dedicated to providing you with the highest level of service and care.



Cigna Healthcare's Customer Care team is available for you 24/7 and aim to answer your call within 20 seconds.



Contact Cigna Healthcare in a manner that works for you:
Live chat, call, email them or request a callback.



Cigna Healthcare aim to process your guarantee of payment within one hour and your claims within 5 working days.



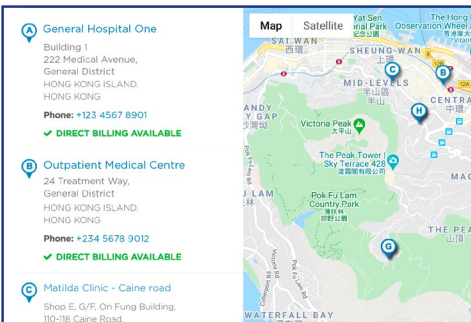
CignaHealthcare's multicultural Customer Care team can assist you in many languages.



We put you in control

You will have access to easy online tools to manage your policy and submit your claims. With Cigna Healthcare's secure online Customer Area, you will be able to:

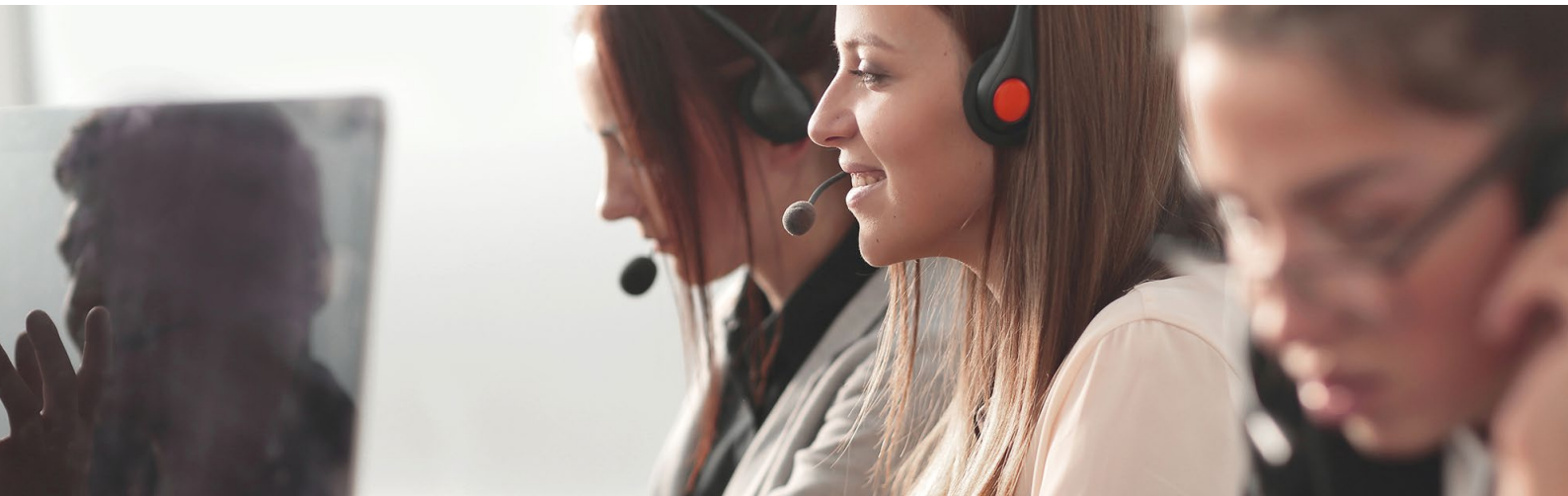
- Access care and easily find local medical providers;
- Manage your policy and submit and track claims;
- Contact Cigna Healthcare through their live chat, by messaging, or by arranging a callback.



“ Top customer service, top coverage, **love the online portal**, easy to use, friendly & human! Cannot compliment it enough.

2019 Cigna Healthcare Customer Satisfaction Survey

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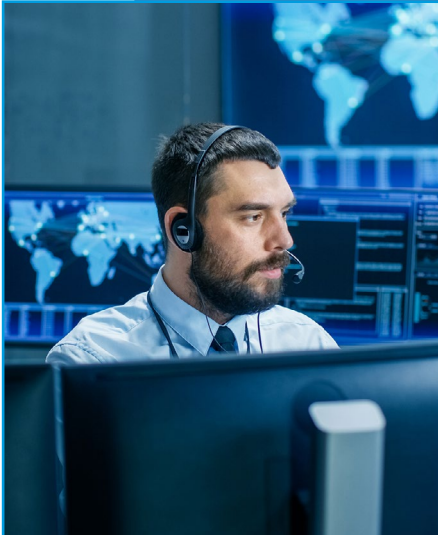


Our Global Expertise

We understand the challenges you might face when you are relocating or traveling abroad and we are dedicated to ensuring your peace of mind. Our flexible plans have been designed with globally mobile individuals in mind.

Feel secure when you travel

The Crisis Assistance Plus™ programme is a worldwide comprehensive crisis assistance service in the event of a travel or security risk that may occur while you and your family are travelling globally. This service is provided by FocusPoint International®.



What happened?

As a result of a series of coordinated terrorist attacks in Paris, a group were denied departure due to the airspace being temporarily shut down. They could not reach their employer and called the Crisis Assistance Plus™ provider FocusPoint International®.

What did we do?

A Crisis Consultant was dispatched to the airport and briefed the members on the incident. He organised secure transportation to a locally vetted hotel, secured and paid for lodging and booked commercial flights back to California.

What was the outcome?

The group were securely transported back to Charles de Gaulle Airport two days later for their flights back to California.

Find balanced living and total wellbeing

In addition to preventative health screenings, tests, and examinations, the International Health & Wellbeing optional module also empowers you and your family with the services and support to manage your own individual day-to-day health and wellbeing thanks to the Life Management Assistance programme.

The programme includes a short-term counselling service that can provide you with confidential assistance with any work, life, personal or family issue that matters to you at a time that is suitable for you.



What happened?

A customer recently moved to the UK and did not speak English well and this caused self-esteem and anxiety issues.

What did we do?

Our chosen partner was able to call the customer in her native language so she could explain her issues without being concerned about a language barrier. They were then able to organise appropriate individual face-to-face counselling sessions to address her issues.

What was the outcome?

The counselling sessions taught the customer effective coping strategies to help with her stress and anxiety levels which she started implementing into her daily life.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers. The Crisis Assistance Plus™ example is provided by our service provider FocusPoint International® and is not an AIG or Cigna Healthcare customer case study.

How to Create Your Plan

Creating a comprehensive, tailored AIG Medi-Care plan is simple.

1. Select your core plan

All of our plans start with International Medical Insurance. This is your essential cover for hospital stays and treatments.

You have three plans to choose from:



**SILVER: up to
\$1,000,000**



**GOLD: up to
\$2,000,000**



**PLATINUM:
Paid in full**

You have two areas of coverage to choose from:

**Worldwide
Excluding USA**

**Worldwide
Including USA**

Please see page 10 for details of each of the plan benefits.

2. Add optional modules

You have the flexibility to create a health insurance plan that suits your unique needs. In addition to your core International Medical Insurance plan, you can choose to include the following optional modules:



International Outpatient



**International Evacuation &
Crisis Assistance Plus™**



**International
Health & Wellbeing**



**International
Vision & Dental**

Please see page 9 for details of the optional modules.

3. Manage your premium

You have the flexibility to adjust your premium to suit your budget with a wide range of:

Deductibles

Cost Shares

These are voluntary amounts that you choose to pay that are not covered by your plan. If you choose a deductible and/or cost share, your premium will be lower than it otherwise would be.

Please see page 13 for details of the deductible and cost share options.

Overview of Coverage Options

You will find information below on the benefits that are included in the International Medical Insurance plans and the optional modules. For further details on these benefits, please see the table on pages 10 to 12.

International Medical Insurance

This is your essential cover for treatment you receive on an inpatient or daypatient basis and much more.



- Costs for treatment accommodation, hospital charges and rehabilitation;
- Mental and behavioural health care;
- Cancer care including cancer preventative surgery;
- Our Gold and Platinum plans also provide cover for inpatient and daypatient maternity care;
- Cover for emergency outpatient treatment required at an accident and emergency department.

The International Medical Insurance plans **do not** provide cover for:



- Outpatient consultations with specialists and medical practitioners;
- Prescribed drugs or dressing that you may require on an outpatient basis;
- Any rehabilitation treatments such as physiotherapy that are performed on an outpatient basis.

You can add the following optional modules to your core cover to build a plan that suits your needs:



International Outpatient

This covers you more comprehensively for outpatient care that may arise where a hospital admission as a daypatient or inpatient is not required.

- Consultations with general practitioners and specialists;
- Prescribed outpatient drugs and dressings;
- Outpatient rehabilitation;
- Diagnostic tests, vaccinations, child and adolescence wellbeing, durable medical equipment, and much more.



International Evacuation & Crisis Assistance Plus™

This optional module provides you with medical evacuation in the event of an emergency and global crisis response services.

- Emergency transport to a centre of medical excellence;
- Repatriation home following a serious medical incident;
- Costs for compassionate visits;
- Global crisis response services in the event of a travel or security risk that may occur while you and your family are travelling globally.



International Health & Wellbeing

This optional module provides you with the tools to manage your overall health and wellbeing.

- Non-symptomatic annual routine physical examinations;
- Preventative cancer screenings;
- Access to counsellors for emotional support and wellness coaches for improved physical wellbeing.



International Vision & Dental

This optional module provides you with comprehensive dental and vision cover.

- Preventative, routine and major dental treatments;
- Routine eye examination and costs for glasses and lenses.

Summary of Benefits

International Medical Insurance	Silver	Gold	Platinum
Annual overall benefit maximum - per beneficiary per period of cover	\$1,000,000	\$2,000,000	Paid in full
Hospital charges <ul style="list-style-type: none"> ▪ Nursing and accommodation for inpatient and daypatient treatment, and recovery room; ▪ Operating theatre; ▪ Prescribed medicines, drugs and dressings for inpatient or daypatient treatment only; ▪ Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging); ▪ Treatment room and nursing fees for outpatient surgery (we will only provide the nursing fees whilst a beneficiary is undergoing surgery); ▪ Intensive care: intensive therapy, coronary care and high dependency unit; ▪ Surgeons' and anaesthetists' fees; ▪ Inpatient and daypatient specialists' consultation fees; ▪ Emergency inpatient dental treatment. 	✓ Private room	✓ Private room	✓ Private room
Hospital accommodation for a parent or guardian	\$1,000	\$1,000	✓
Pandemics, epidemics and outbreaks of infectious illnesses	✓	✓	✓
Inpatient cash benefit Per night up to 30 days per beneficiary per period of cover.	\$100	\$100	\$200
Accident and Emergency Room Treatment For necessary emergency treatment.	\$500	\$1,000	\$1,200
Transplant services	✓	✓	✓
Advanced Medical Imaging (MRI, CT and PET scans) As part of inpatient, daypatient or outpatient treatment.	\$10,000	\$15,000	✓
Rehabilitation We will pay for Physiotherapy, Occupational therapy, Cognitive and Speech therapies, and Cardiac and pulmonary rehabilitation.	\$5,000 Up to 30 days	\$10,000 Up to 60 days	✓ Up to 90 days
Home nursing	\$2,500 Up to 30 days	\$5,000 Up to 60 days	✓ Up to 120 days
Acupuncture & Chinese Medicine	\$1,500	\$2,500	✓
Palliative care	\$35,000	\$60,000	✓
Prosthetic devices	✓	✓	✓
Local ambulance & air ambulance services	✓	✓	✓
Mental and Behavioural Health Care As part of inpatient, daypatient or outpatient treatment.	\$5,000 Up to 30 days*	\$10,000 Up to 60 days*	✓ Up to 90 days*
Treatment for Obesity  24 Months		70% refund up to \$20,000	80% refund up to \$25,000
Cancer preventative surgery	70% refund up to \$10,000	80% refund up to \$18,000	90% refund up to \$18,000
Cancer care	✓	✓	✓
Cancer related appliances Includes wigs / headbands and mastectomy bras for cancer patients	\$125 per lifetime per cancer related appliance	\$125 per lifetime per cancer related appliance	\$125 per lifetime per cancer related appliance
Congenital conditions	\$5,000	\$20,000	\$39,000
Out of Area Emergency Hospitalisation Cover For beneficiaries who do not have Worldwide including USA coverage. Only includes inpatient and daypatient treatment costs.	\$100,000	\$250,000	✓

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

 Not covered.  Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details. *Day limit only applies to inpatient and daypatient treatments.

International Medical Insurance (Continued)		Silver	Gold	Platinum
Parent and Baby Care				
Routine maternity care	24 Months**		\$7,000	\$14,000
Complications from maternity	24 Months**		\$14,000	\$28,000
Homebirths	24 Months**		\$500	\$1,100
Newborn Care The newborn may be required to be medically underwritten.	24 Months**	\$25,000 Up to 90 days	\$75,000 Up to 90 days	\$156,000 Up to 90 days

The following details the optional benefits available to add to your core cover - International Medical Insurance. You can add as many optional benefits as you wish to build a plan that suits your needs.

International Outpatient	Silver	Gold	Platinum
Annual International Outpatient benefit maximum - per beneficiary per period of cover.	\$15,000	\$35,000	Paid in full
Consultations with medical practitioners and specialists	\$2,500	\$5,000	✓
Prescribed drugs and dressings	\$1,500	\$3,000	✓
Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)	\$2,500	\$5,000	✓
Outpatient Rehabilitation We will pay for: <ul style="list-style-type: none"> ➤ Outpatient Physiotherapy; ➤ Outpatient Occupational therapy; ➤ Osteopathy and Chiropractic treatment; ➤ Speech therapy; ➤ Cardiac and pulmonary rehabilitation. 	\$5,000	\$10,000	✓
Pre-natal and post natal care	24 Months**		\$3,500
Infertility Investigations and treatment Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old.	12 Months		
Hormone Replacement Therapy	\$250	\$500	\$1,000
Sleep Apnoea		\$1,500	\$2,000
Genetic Cancer test	12 Months		\$2,000
Acupuncture & Chinese medicine Up to a combined maximum of 15 consultations per period of cover.	\$2,500	\$5,000	✓
Durable medical equipment	✓	✓	✓
Hearing Aids	\$500	\$1,000	\$2,000
Adult vaccinations	\$250	✓	✓
Dental accidents	\$1,000	✓	✓
Child and Adolescence Wellbeing health	✓	✓	✓
60+ Care	\$500	\$1,000	\$2,000

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

Not covered. Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.*

* For treatment incurred outside of either Hong Kong or Singapore, this benefit is available once the mother has been a beneficiary under this policy for a continuous period of at least 12 months or more.

International Evacuation & Crisis Assistance Plus™	Silver	Gold	Platinum
International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover.	✓	✓	✓
Crisis Assistance Plus™ Programme The programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling.	FocusPoint International will pay for crisis consulting expenses and other additional expenses per covered response (up to a maximum of two physical incidents per beneficiary per period of cover)		
Medical evacuation	✓	✓	✓
Medical repatriation	✓	✓	✓
Repatriation of mortal remains	✓	✓	✓
Travel cost for an accompanying person	✓	✓	✓
Compassionate visit - travel costs Up to a maximum of 5 trips per lifetime.	\$1,200	\$1,200	\$1,200
Compassionate visit - living allowance costs Per day up to 10 days per visit.	\$155	\$155	\$155

International Health & Wellbeing	Silver	Gold	Platinum
Life Management Assistance programme 24/7 access to counsellors for mental and behavioural health support.	✓	✓	✓
Mental Health Support Programme Up to 20 face to face counselling sessions per condition per period of cover.	✓	✓	✓
Telephonic Wellness Coaching Access to a personal wellness coach for lasting lifestyle changes.	✓	✓	✓
Routine adult physical examination	\$225	\$450	\$600
Footcare by a Chiroprapist or Podiatrist	\$225	\$450	\$900
Cervical cancer screening	\$225	\$450	✓
Prostate cancer screening	\$225	\$450	✓
Breast cancer screening	\$225	\$450	✓
Bowel cancer screening	\$225	\$450	✓
Skin cancer screening	\$225	\$450	✓
Lung cancer screening	\$225	\$450	✓
Bone densitometry	\$225	\$450	✓
Dietetic consultations Up to 4 consultations per period of cover.	⊗	⊗	✓





International Vision & Dental	Silver	Gold	Platinum
Vision Care			
Eye Test 1 eye examination per period of cover.	\$100	\$200	✓
Expenses for: <ul style="list-style-type: none"> › Spectacle lenses; › Contact lenses; › Spectacle frames; › Prescription sunglasses. 	\$155	\$155	\$310

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

⊗ Not covered. ⓘ Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

Dental Treatment

Annual Dental benefit maximum - per beneficiary per period of cover.		\$1,250	\$2,500	\$5,500
Preventative  3 Months		✓	✓	✓
Routine  3 Months		80% refund	90% refund	✓
Major restorative  12 Months		70% refund	80% refund	✓
Orthodontic treatment  18 Months Available up to 18 years old		40% refund	50% refund	50% refund

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

⊗ Not covered. Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

Your Deductible and Cost Share Options

Our wide range of deductible and cost share options allow you to tailor your plan to suit your needs. You can choose to have a deductible and/or a cost share on the International Medical Insurance plan or International Outpatient module. If you do so, your premium will be lower than it otherwise would be.

	Deductible This is the amount you must pay towards your cost of treatment until the deductible for the period of cover is reached.	Cost Share This is the cost share percentage you must pay toward your cost of treatment.	Out of Pocket Maximum This is the maximum amount of cost share you have to pay per period of cover.
International Medical Insurance	\$0 \$375 \$750 \$1,500 \$3,000 \$7,500 \$10,000	0% 10% 20% 30%	\$2,000 \$5,000
International Outpatient	\$0 \$150 \$500 \$1,000 \$1,500	0% 10% 20% 30%	\$3,000

If you have selected a deductible and/or cost share, the examples below demonstrate how it works.

Example 1: Deductible

Claim value: \$1,200
Deductible: \$375


 You pay the \$375 deductible

Claim: \$1,200

\$375

\$825


 We pay \$825

Once the deductible amount has been reached, we pay for all subsequent treatment costs for this period of cover.

Example 2: Cost Share

Claim value: \$5,000
Deductible: \$0
Cost share: 20% = \$1,000
Out of Pocket Maximum: \$2,000


 You pay the \$1,000 cost share

Claim: \$5,000

\$1,000

\$4,000

20% of \$5,000 is \$1,000


 We pay \$4,000

The amount of cost share is subject to the capping effect of the out of pocket maximum.

Example 3: Cost Share and Out Of Pocket Maximum

Claim value: \$20,000
Deductible: \$0
Cost Share: 20% = \$4,000
Out of Pocket Maximum: \$2,000


 You pay the \$2,000 cost share

Claim: \$20,000

\$2,000

\$18,000

20% of \$20,000 is \$4,000, however the out of pocket maximum limits your costs to \$2,000


 We pay \$18,000

The out of pocket maximum protects you from large cost share amounts.

Example 4: Deductible and Cost Share

Claim value: \$20,000
Deductible: \$375
Cost Share: 20% = \$3,925
Out of Pocket Maximum: \$5,000


 You pay the \$375 deductible and \$3,925 cost share

Claim: \$20,000

\$375

\$3,925

\$15,700

20% of \$19,625 is \$3,925

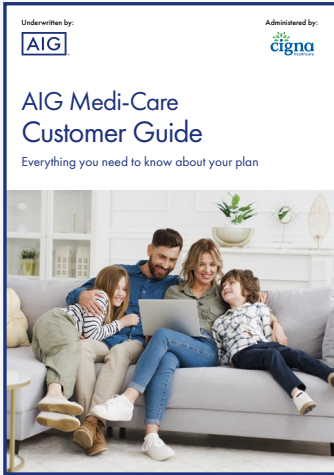

 We pay \$15,700

The deductible is due before the cost share is calculated.

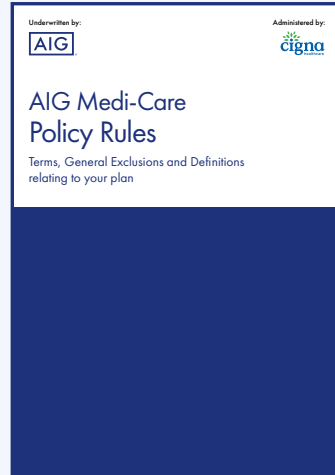
What You Can Expect From Us

Once you join us, your policy documents, including your medical ID card(s), will be available in your secure online Customer Area.

Your policy documents include the following:



Customer Guide
Learn how your plan works and see all the benefits you have access to.



Policy Rules
The terms and conditions, general exclusions and definitions of your policy.



Certificate of Insurance
A record of your plan, premium, level of cover and beneficiaries.



Medical ID Card
Proof of your identity and cover for when you need treatment.



You will get access to the tools to manage your health and wellbeing



Your secure online Customer Area

You have access to a wealth of information wherever you are in the world.

- **Manage your policy:** view your policy documents, view all correspondence, submit and track claims, update details.
- **Access care:** Our search tool provides you with an easy way to find medical providers in your location.
- **Contact Cigna Healthcare:** you can live chat, send a direct message, or let Cigna Healthcare know a convenient time for you in which Cigna Healthcare's Customer Care team will call you back.

Get a Quote Today



If you'd like a personal quote, simply get in touch with your local agent or broker. We've kept our quote process as easy and quick as possible and it should only take a few minutes to create your personalised quote.

Contact your local agent/broker

If you have any questions about AIG Medi-Care plans and how they work for you, you can reach your local agent or broker by:

Agent/broker name:

Agent/broker firm:

Agent/broker telephone:

Agent/broker email:

Agent/broker URL:



You may wish to seek advice from a qualified A&H insurance intermediary before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified A&H insurance intermediary, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free-look provision, if any, and we may recover from you any expense incurred by us in underwriting the policy.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).

AIG Medi-Care is underwritten by AIG Asia Pacific Insurance Pte. Ltd. and administered by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch.

AIG Asia Pacific Insurance Pte Ltd (Registration Number: 201009404M), registered address 78 Shenton Way #09-16, AIG Building Singapore 079120. Tel: +65 6419 3000.

Cigna Europe Insurance Company S.A.-N.V. Singapore Branch (Registration Number: T10FC0145E), is a foreign branch of Cigna Europe Insurance Company S.A.-N.V., registered in Belgium with limited liability, with its registered office at 152 Beach Road, #33-05/06 The Gateway East, Singapore 189721. Tel: +65 6549 3636.

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