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Appendix
July 2025

Asia employee benefits report 2025

Appendix: AIA data

The CIPD has been championing better work and working lives for over 100 years. It helps organisations thrive by focusing on their people, supporting our economies and societies. It's the professional body for HR, L&D, OD and all people professionals – experts in people, work and change. With over 160,000 members globally – and a growing community using its research, insights and learning – it gives trusted advice and offers independent thought leadership. It's a leading voice in the call for good work that creates value for everyone.

Asia employee benefits report 2025

Appendix: AIA data

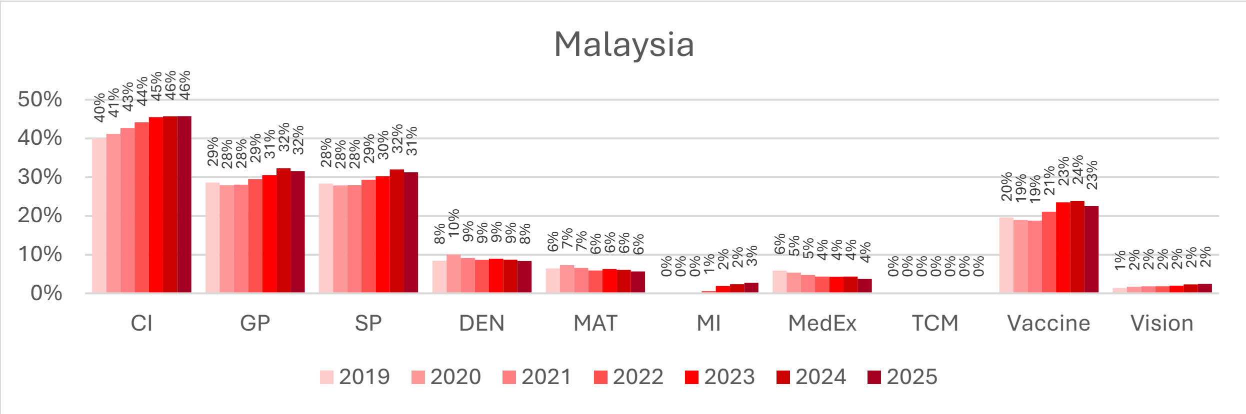
Contents

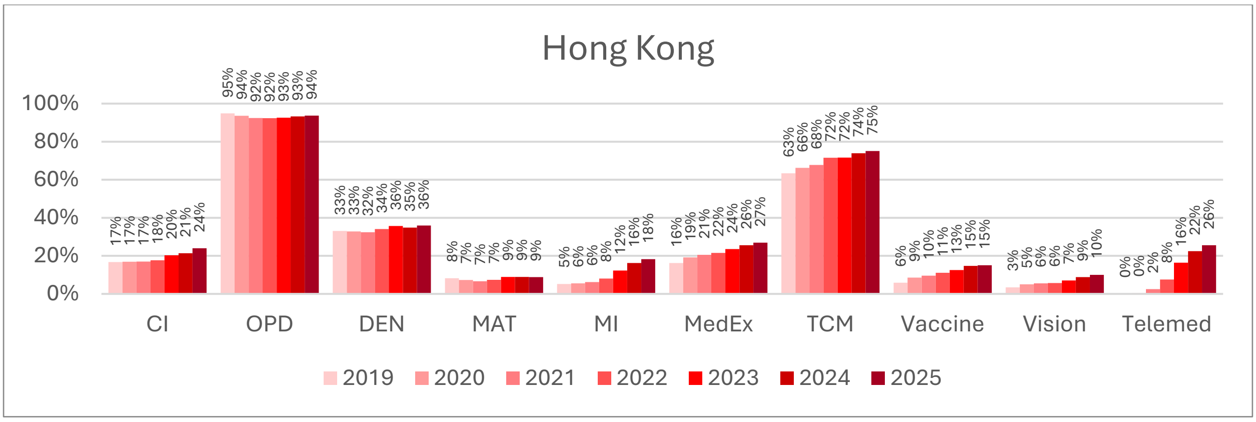
1. Glossary

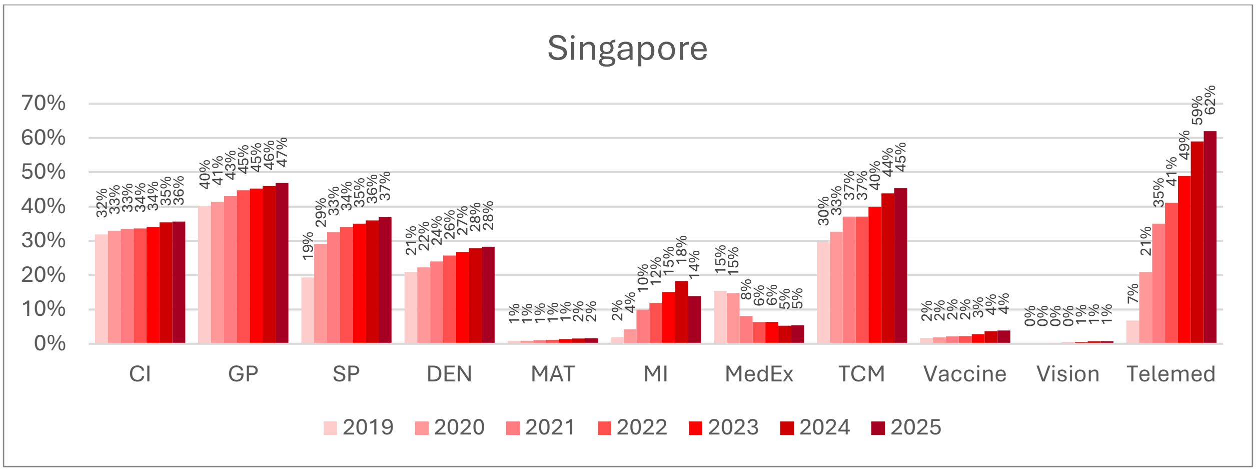
Term	Description
IPD	Inpatient, covering HS and MM
HS	Hospitalisation and surgical
MM	Major medical. Attached to HS plan that caters for any spillover claims that exceed HS benefit limit.
OPD (or OP)	Outpatient, covering GP and SP
GP	General practitioner (ie clinical)
SP	Specialist
DEN	Dental
MAT	Maternity
MI	Mental illness
MedEx	Medical examination
TCM	Traditional Chinese medicine
Vaccine	Vaccination
Vision	Optical care and equipment
Telemed	Telemedicine ie online health consultation typically for outpatient doctor visits
CI	Critical illness - pays lump sum upon diagnosis/event of list of serious illness
GM	Group medical
GL	Group life
GTL	Group term life ie death coverage
CI Accelerated	Tied to GTL. On diagnosis of CI, it 'advances' the death payment. Example: If GTL coverage is 100K and CI Accelerated coverage is 70K, upon payment of CI, the GTL coverage reduce to 30K.
CI Additional	Paid 'in addition' to death payment. Example: If GTL coverage is 100K and CI Accelerated coverage is 70K, upon payment of CI, the GTL coverage remains at 100K.
IPD As-charge	HS with one overall lump sum limit for all line items. Typically, viewed as superior to sub-limit plans.
IPD Sub-limit	HS with sub-limits, with each line item (eg hospital services, surgery, operating theatre, anesthetic, pre and post hospitalisation) having its own limit. As there will be higher chance of maxing out the benefit of line item, it's viewed as slightly inferior to as-charge plans.
Copay	% of bill that insured has to pay ie not covered by insurance. Typically ranges from 5-20% of bill.
Deductible	Also known as 'excess' for car insurance. The $ amount that member has to pay before able to claim insurance eg if claim is $10,000 and deductible is $1,000, then reimbursable amount from insurer is $9,000.

Note: Where applicable, monetary amounts are using local currency ie MYR for Malaysia, HKD for Hong Kong and SGD for Singapore.

2. Benefit prevalence

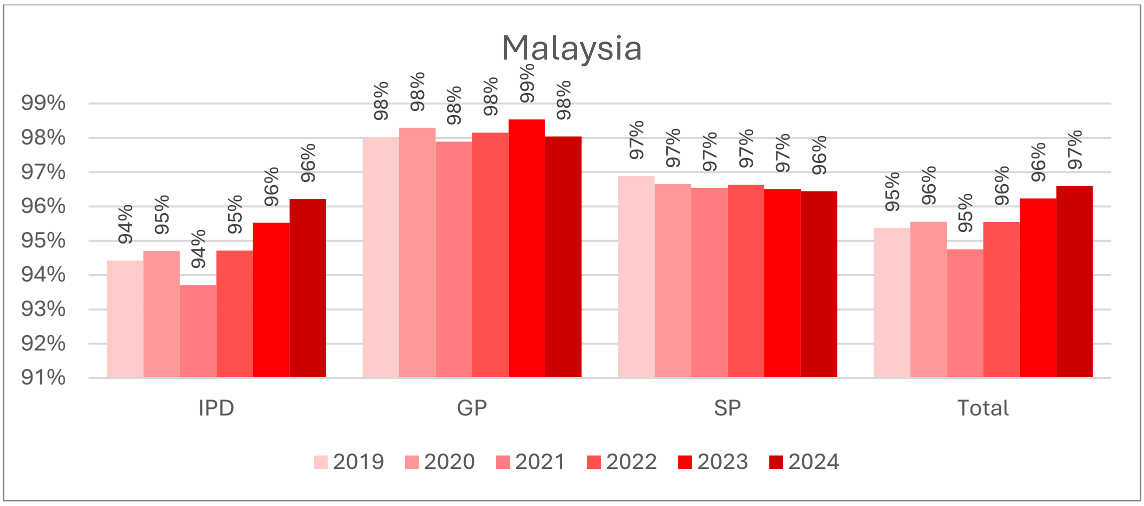


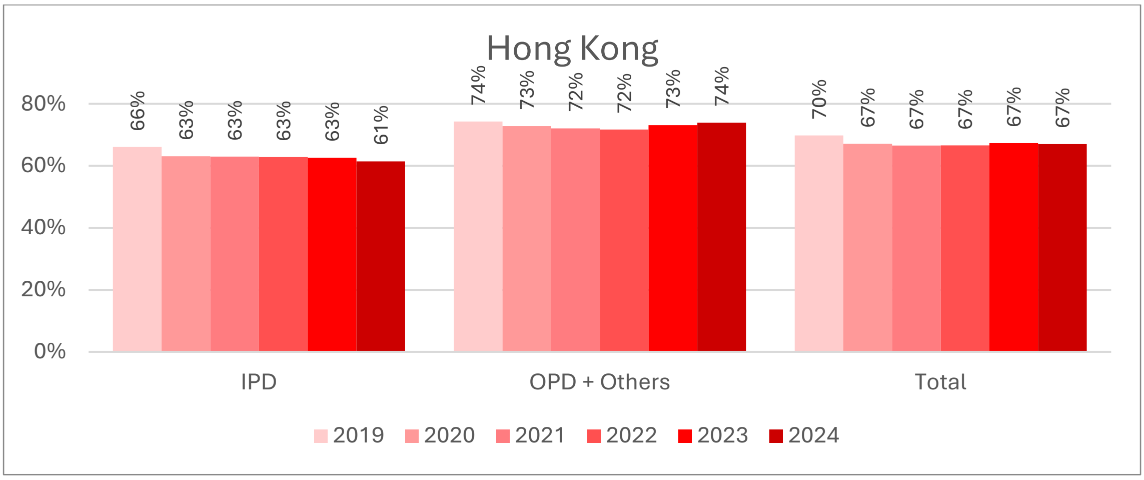


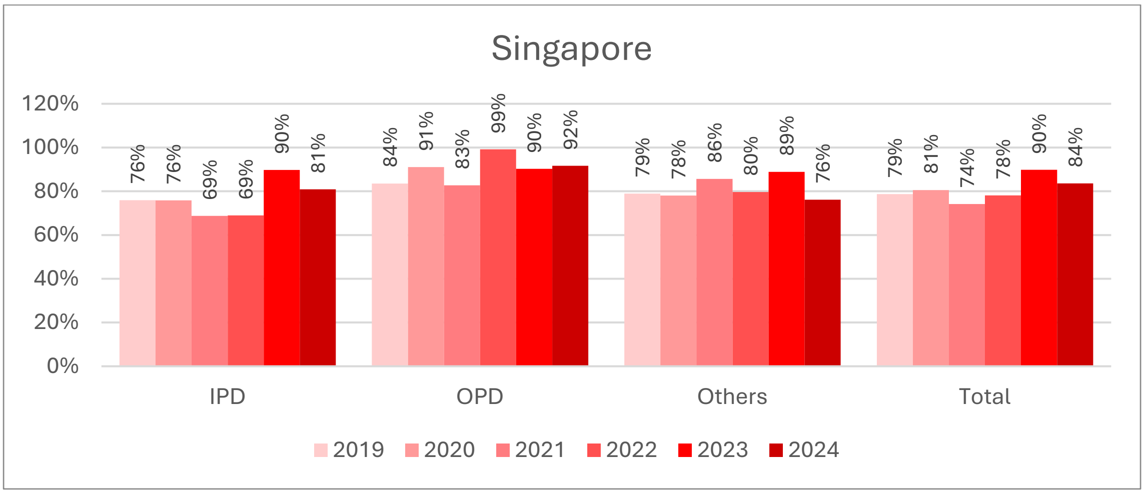


3. Group medical

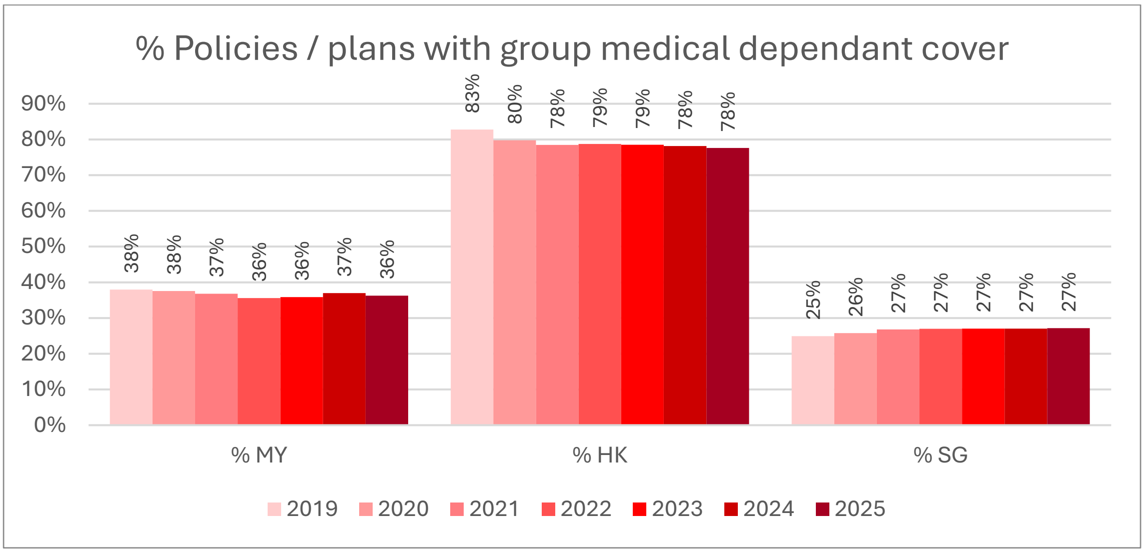
3.1 Reimbursement ratio





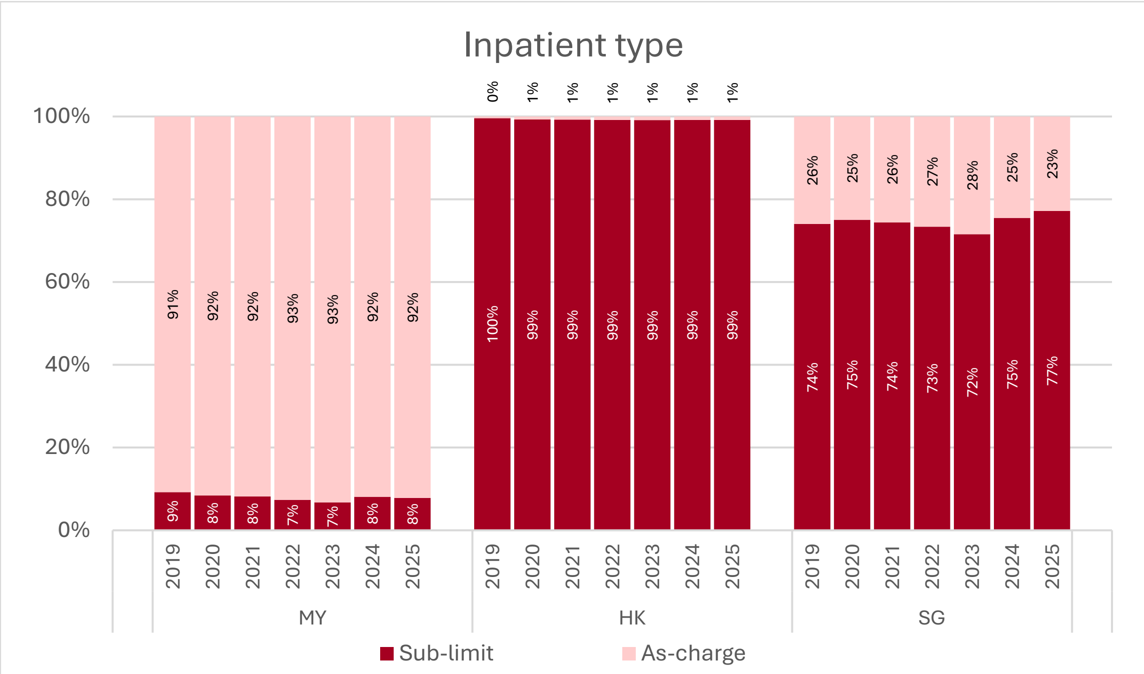


3.2 Dependant cover



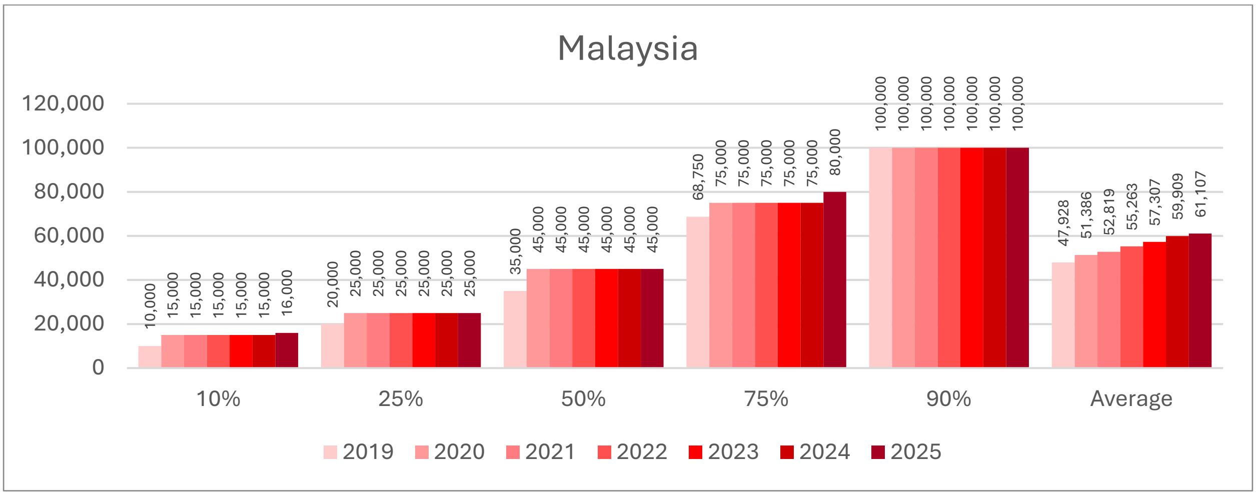
3.3 Inpatient

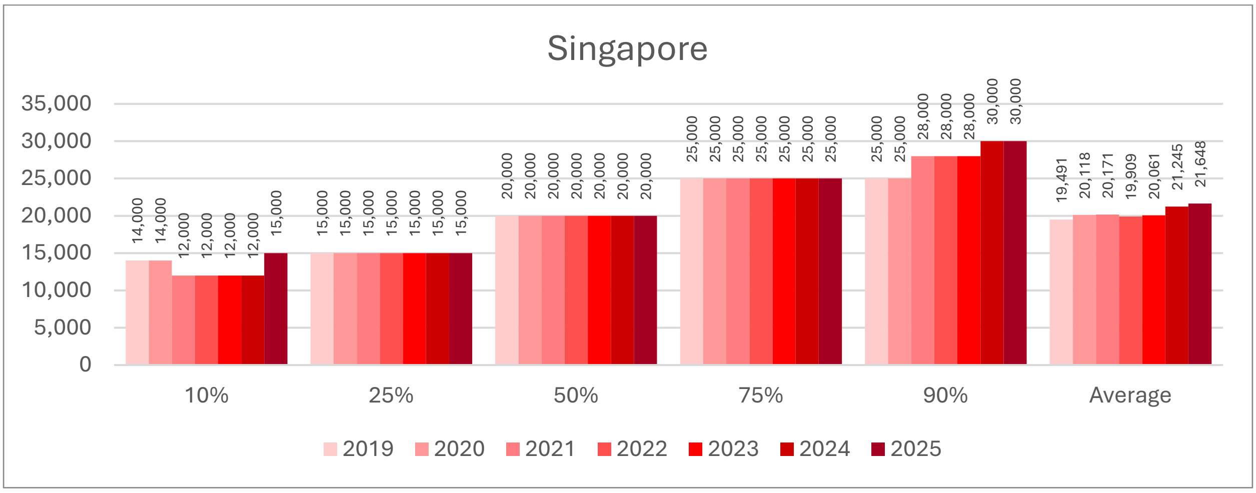
3.3.1 Inpatient type



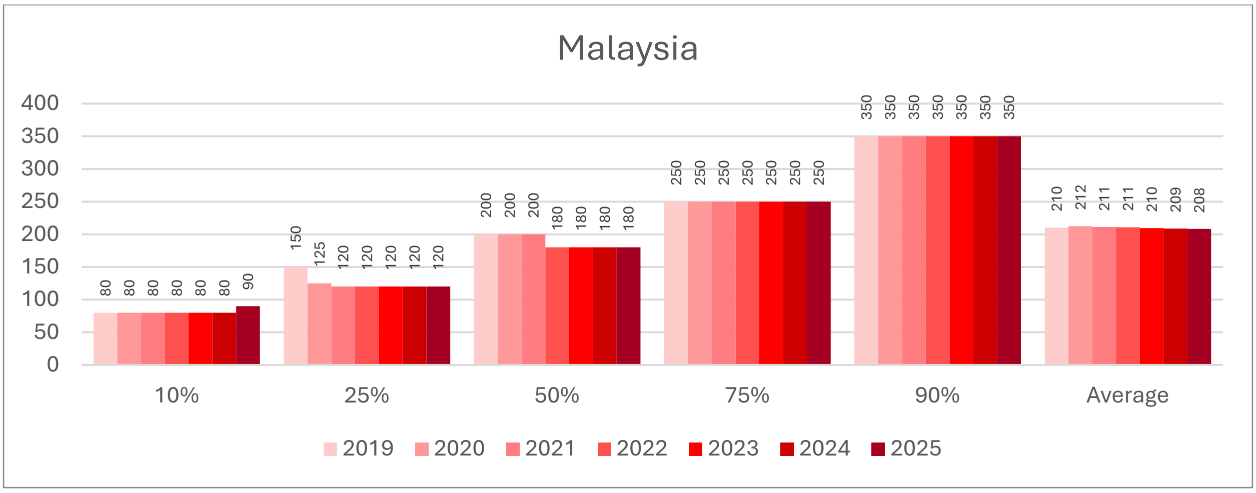
3.3.2 Coverage amount

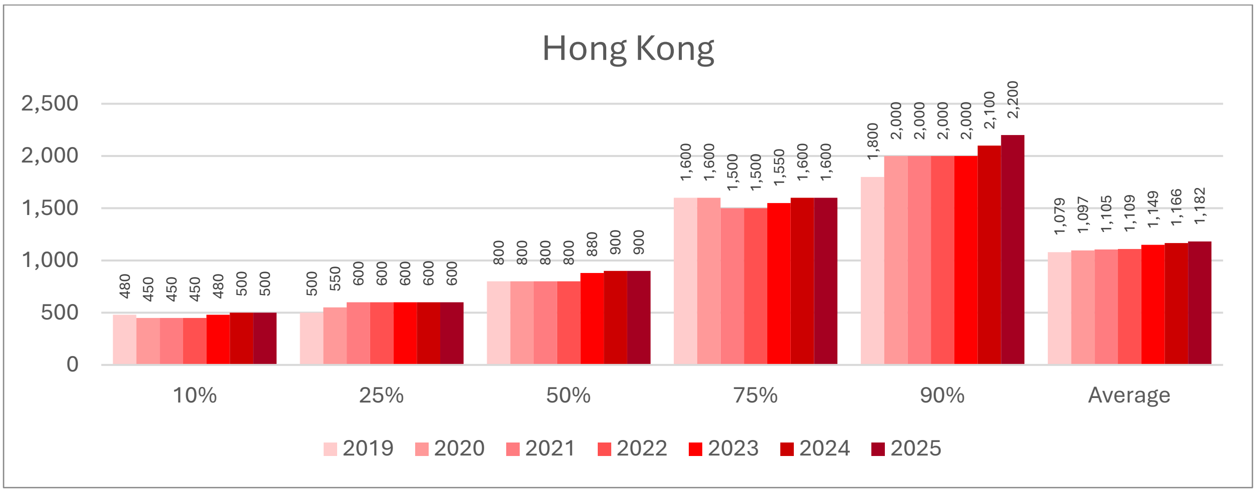
3.3.2.1 As-charge benefit limit (note: not available for Hong Kong)

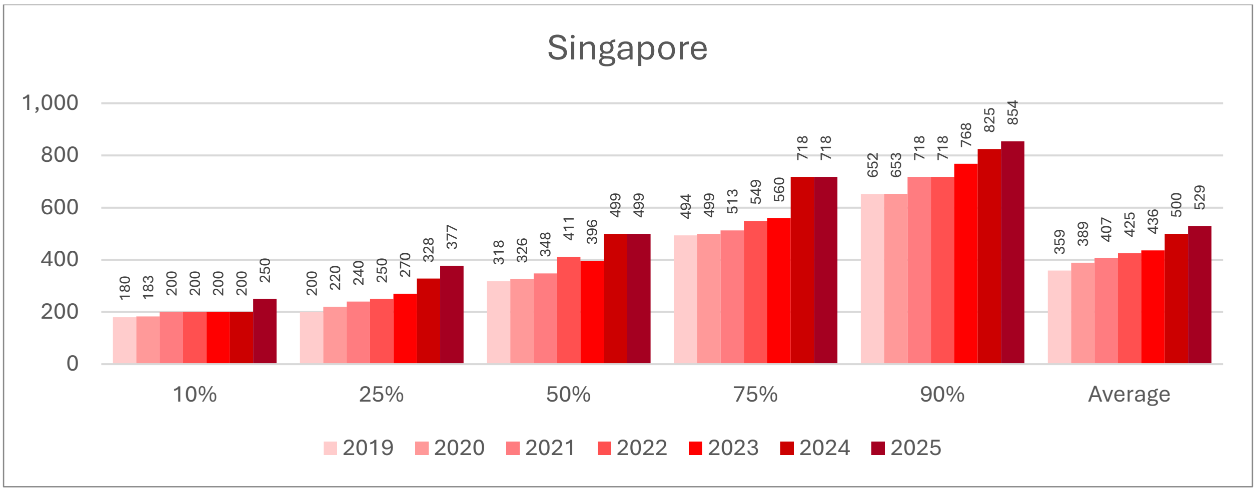




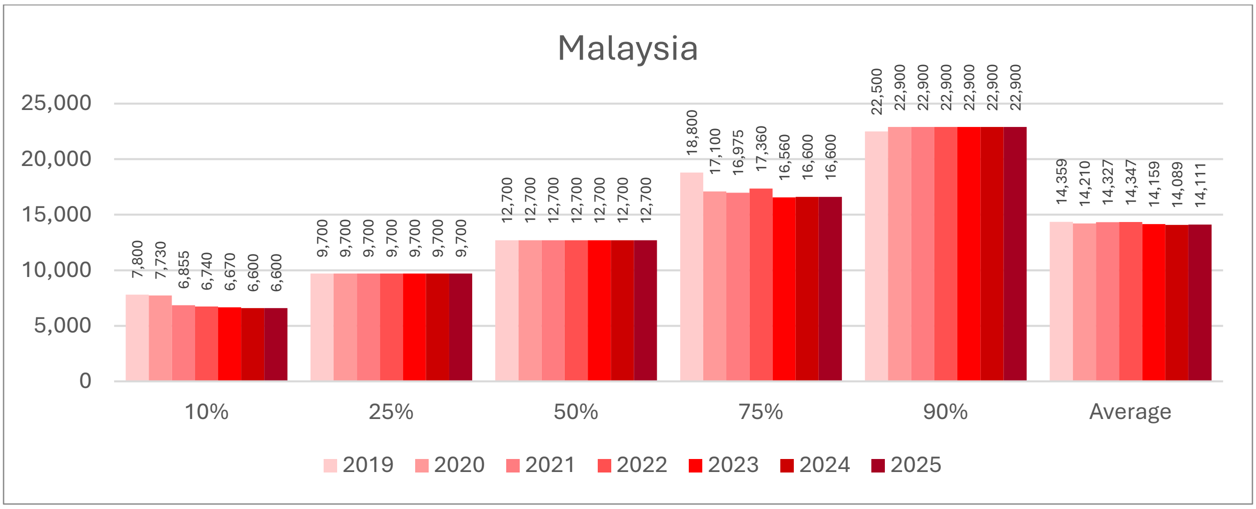
3.3.2.2 Daily room and board

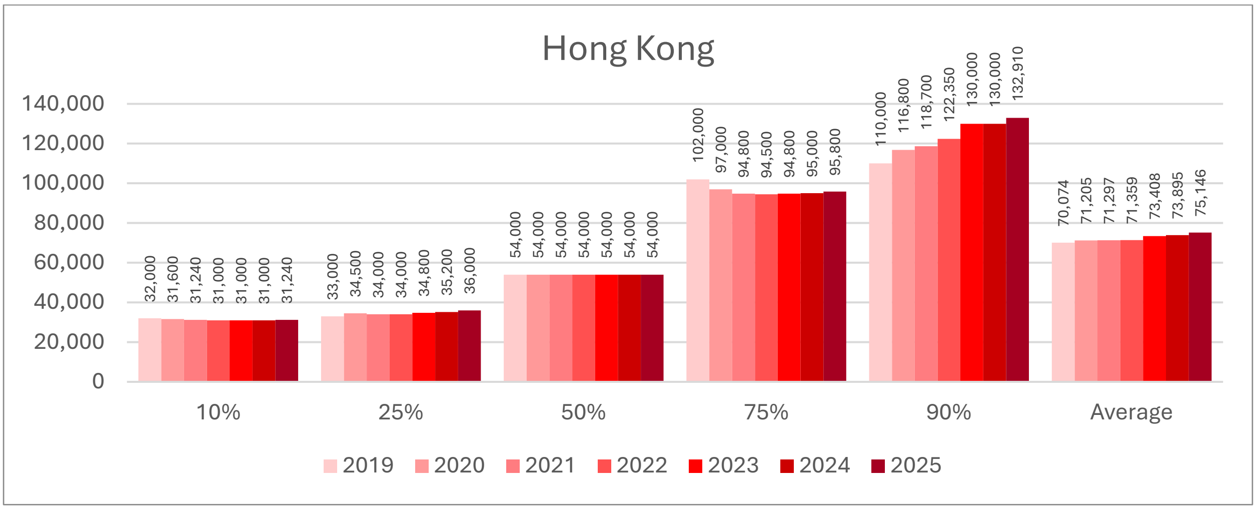


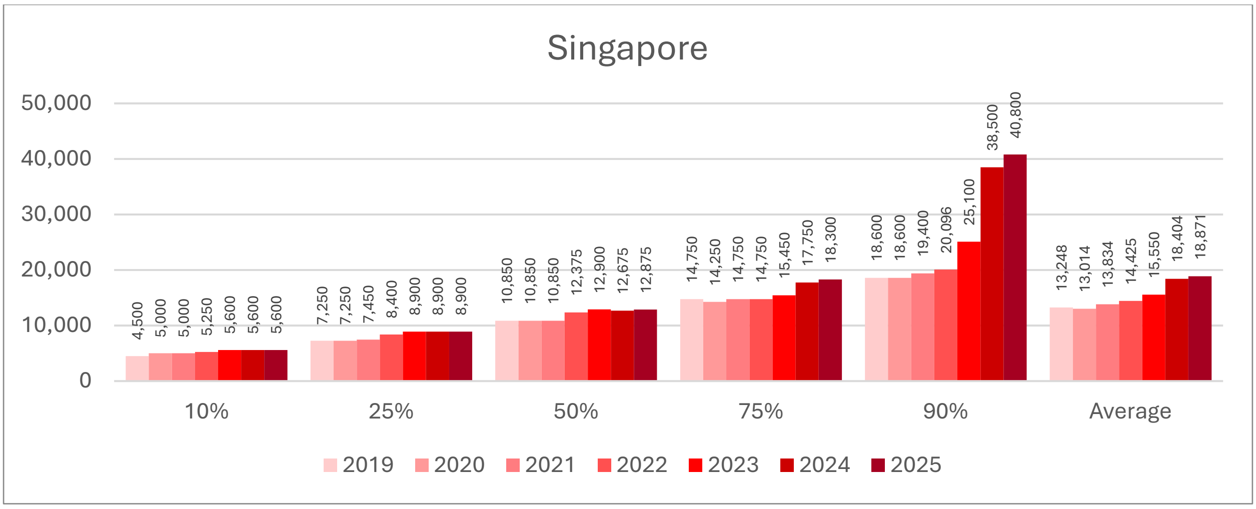




3.3.2.3 Sub-limits (total of major components)

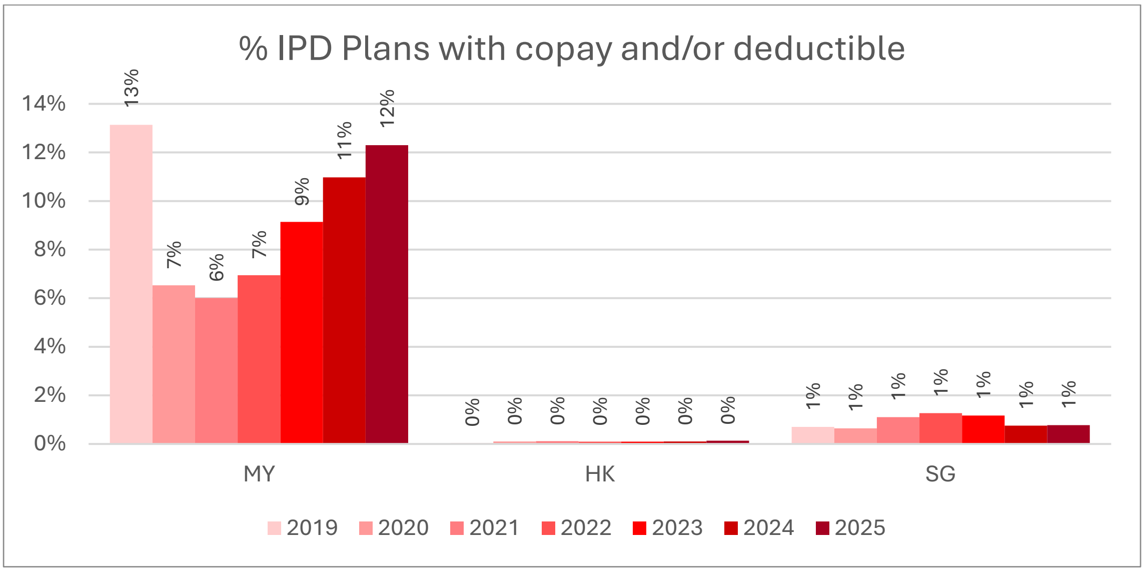




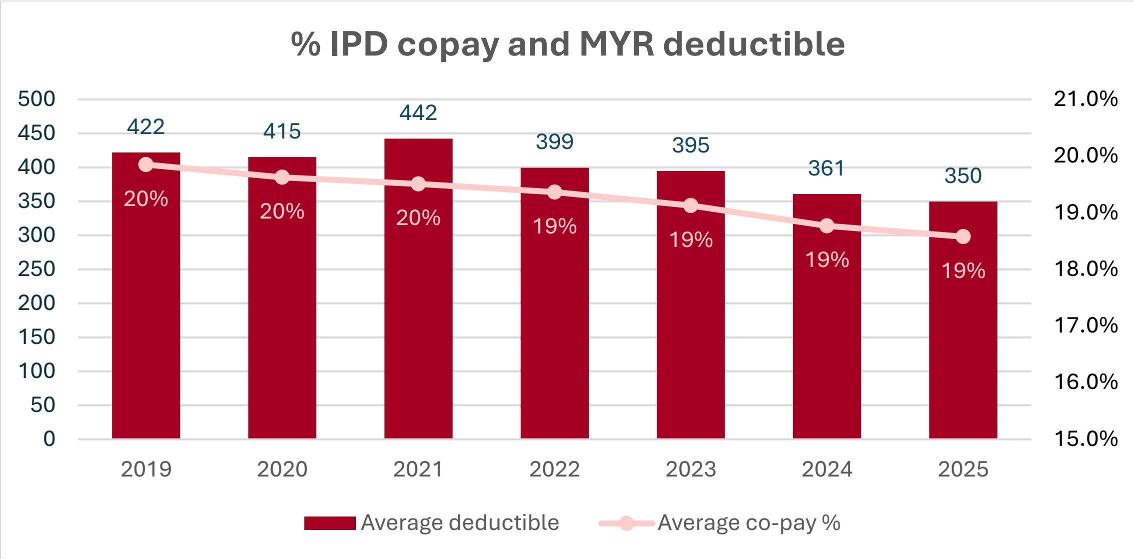


3.3.3 Co-pay and deductible

3.3.3.1 Prevalence

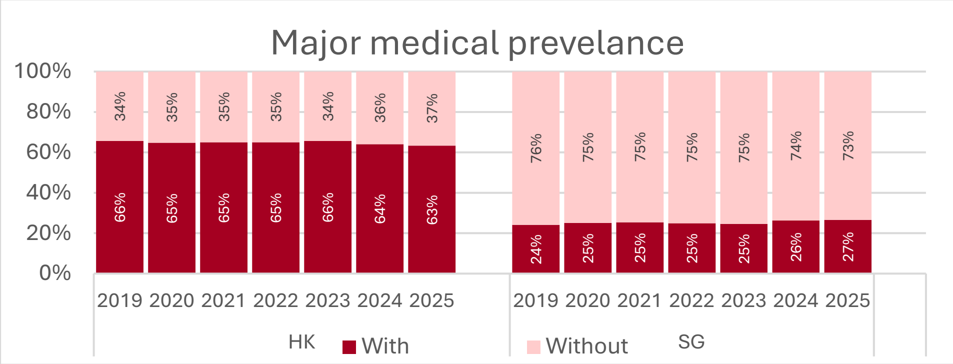


3.3.3.2 Amount (note: not available for Hong Kong and Singapore)

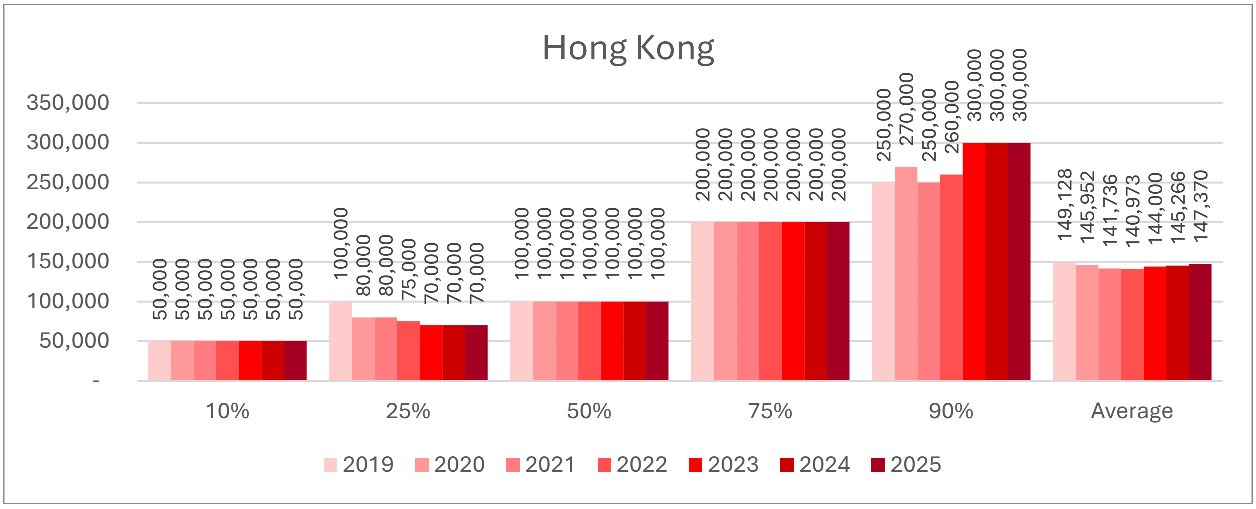


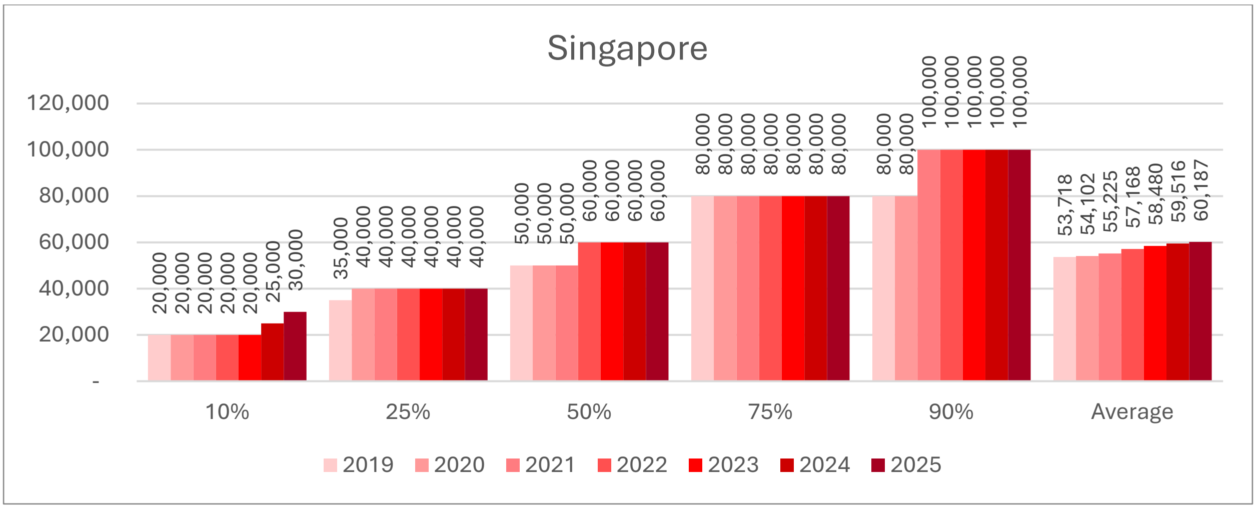
3.3.4 Major medical

3.3.4.1 Prevalence (note: not available for Malaysia)



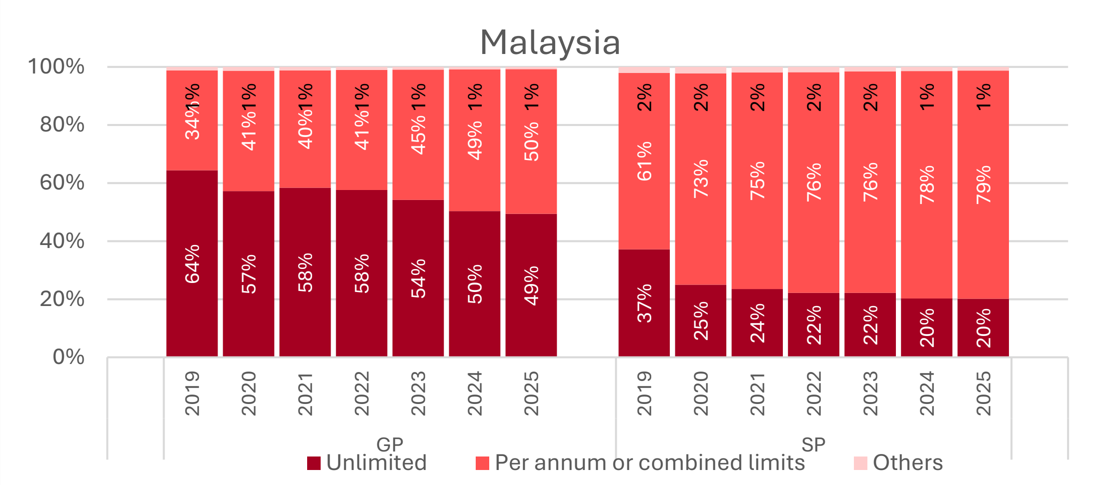
3.3.4.2 Coverage amount (note: not available for Malaysia)

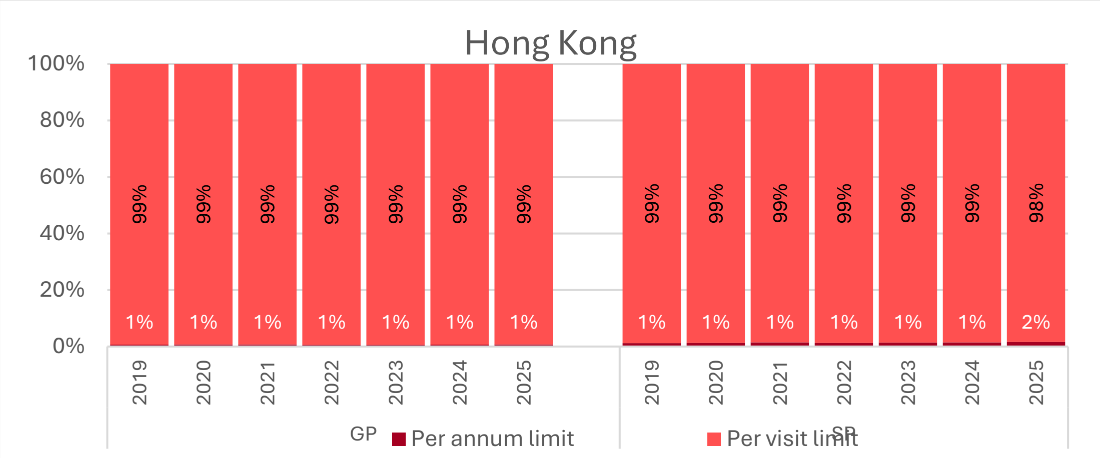


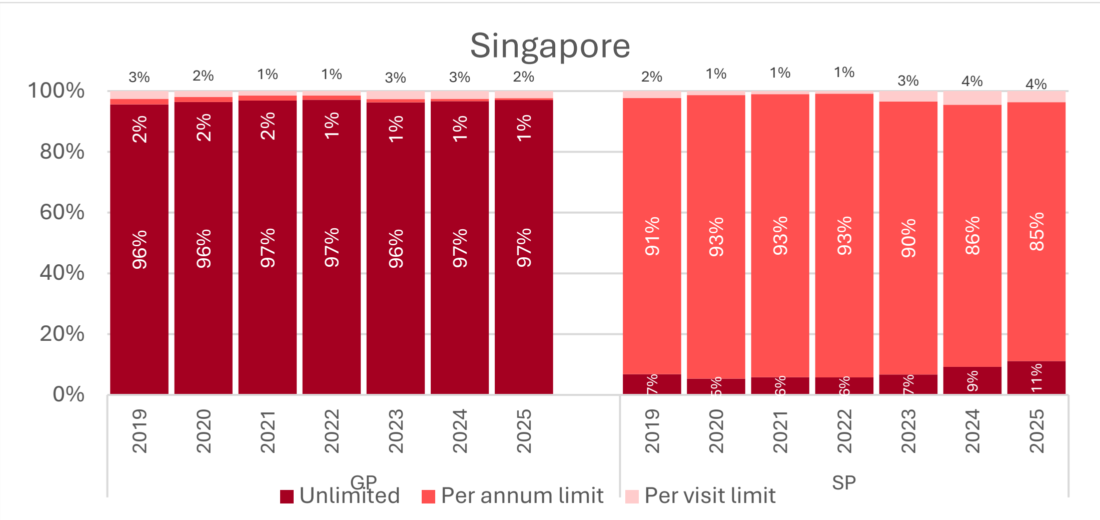


3.4 Outpatient

3.4.1 Outpatient type

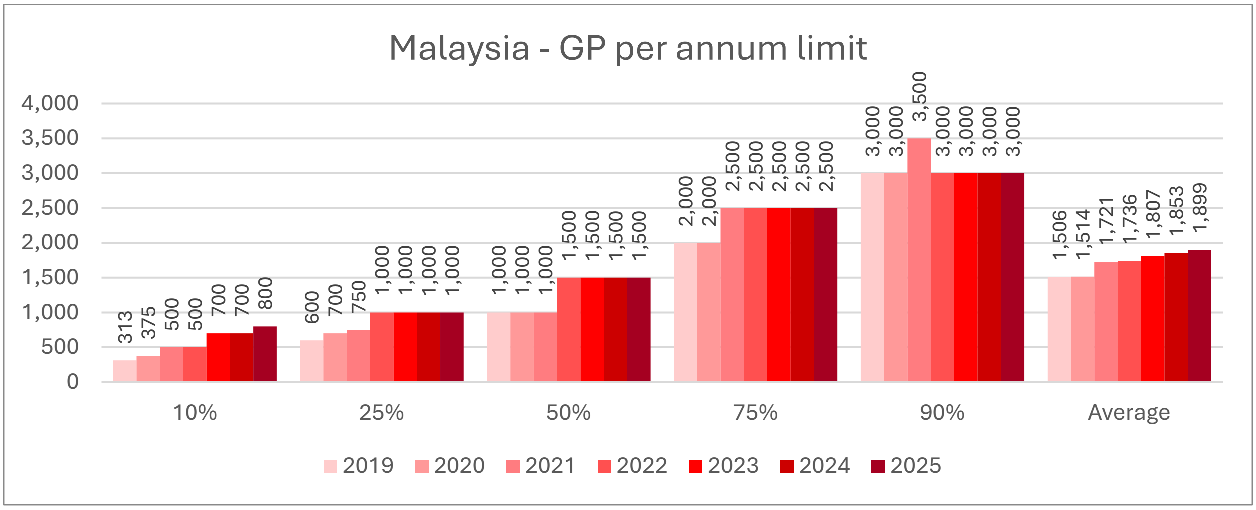


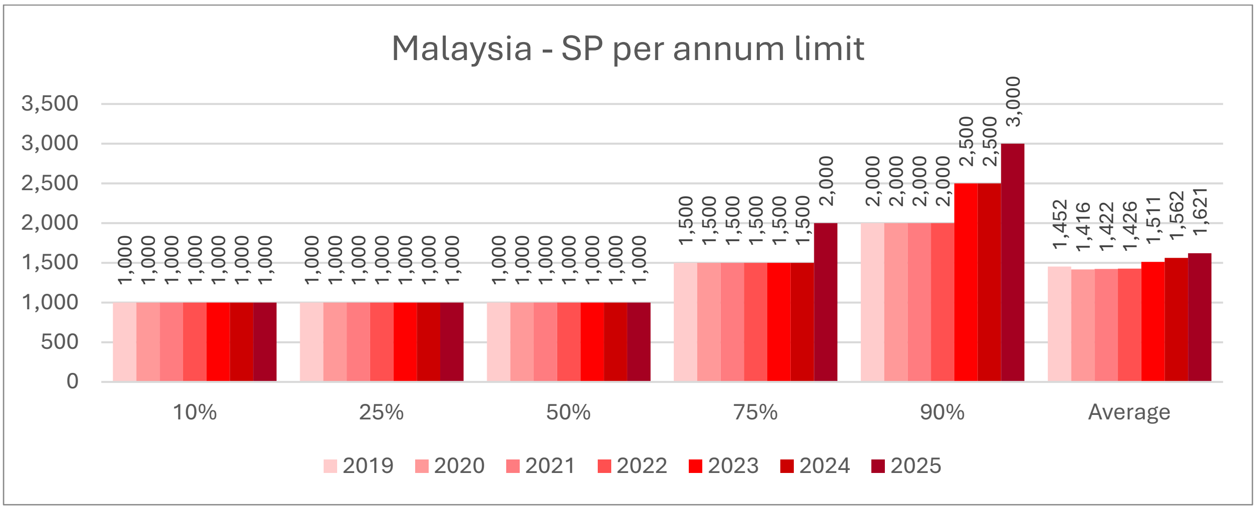


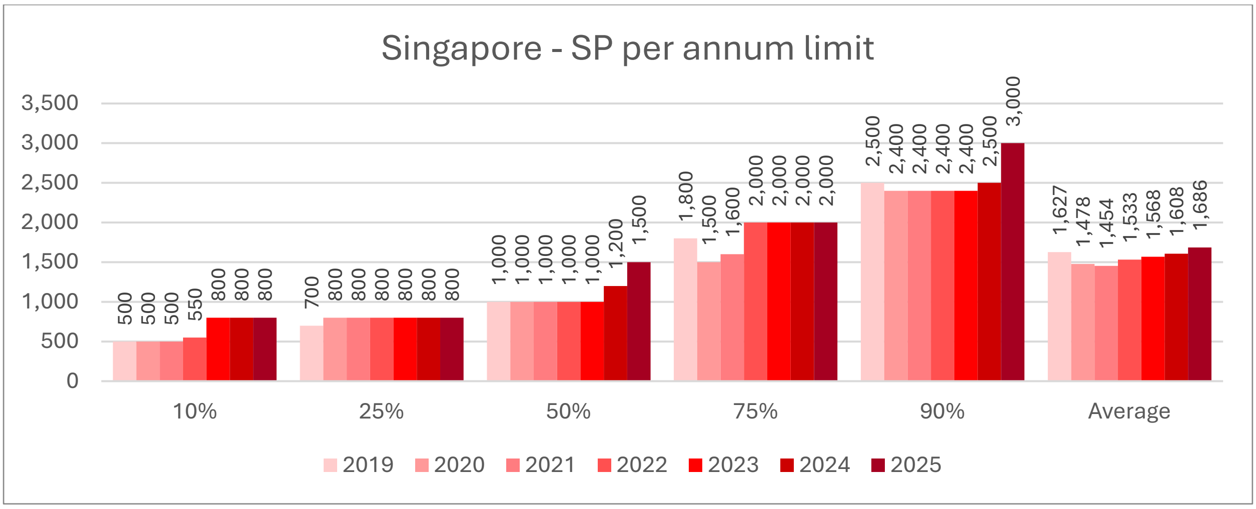


3.4.2 Coverage amount

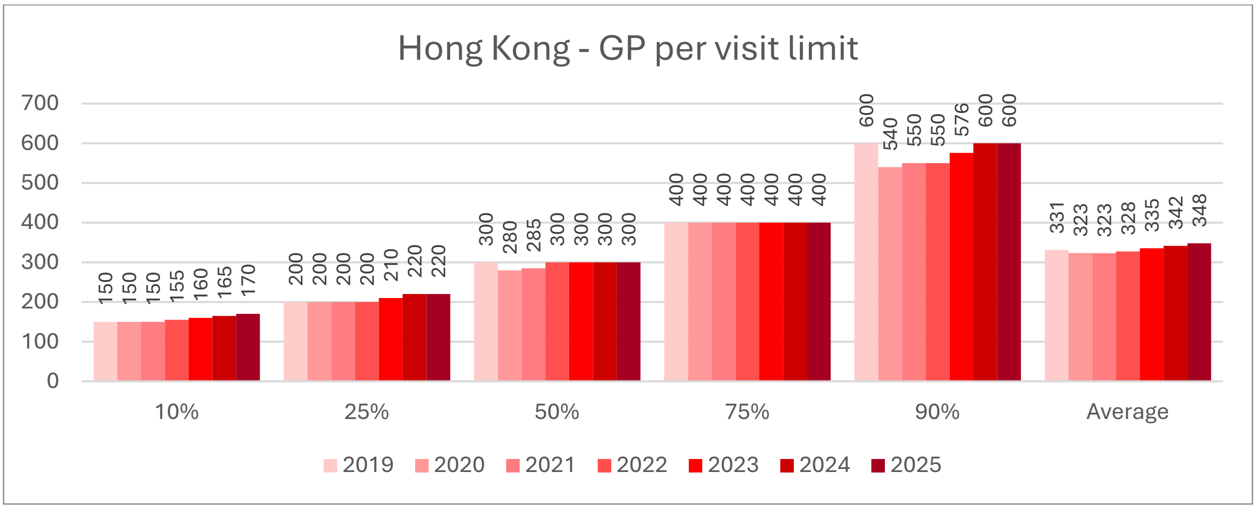
3.4.2.1 Per annum limit (note: not available for Hong Kong and Singapore GP)

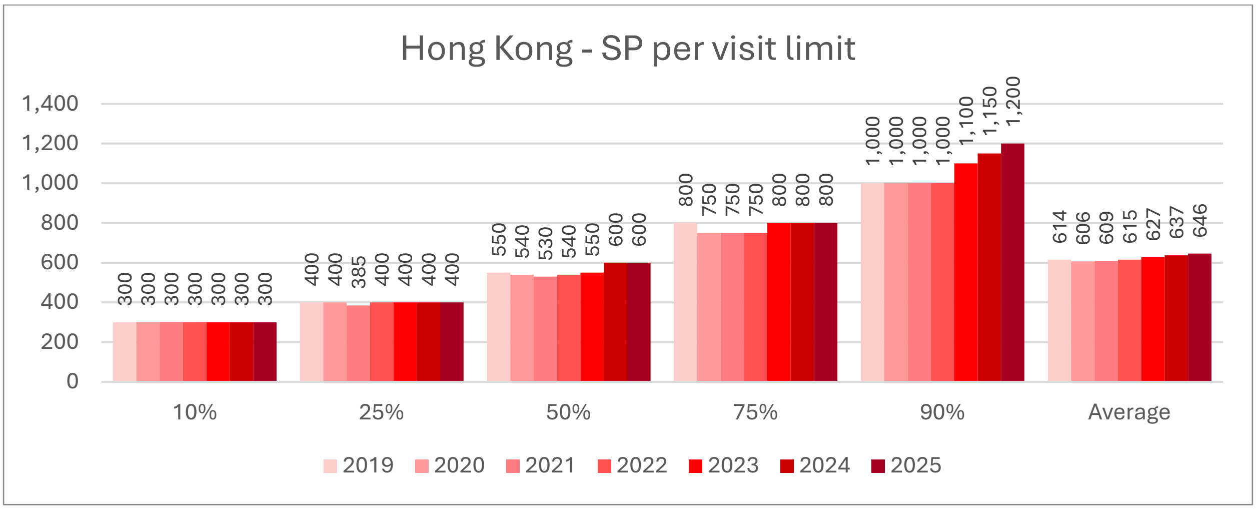






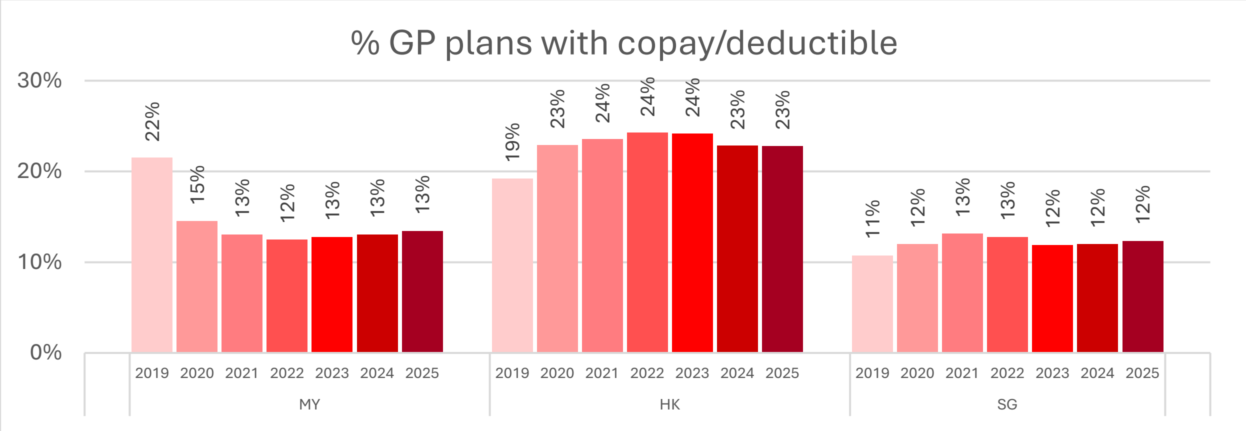
3.4.2.2 Out-network per visit limit (note: Hong Kong only)

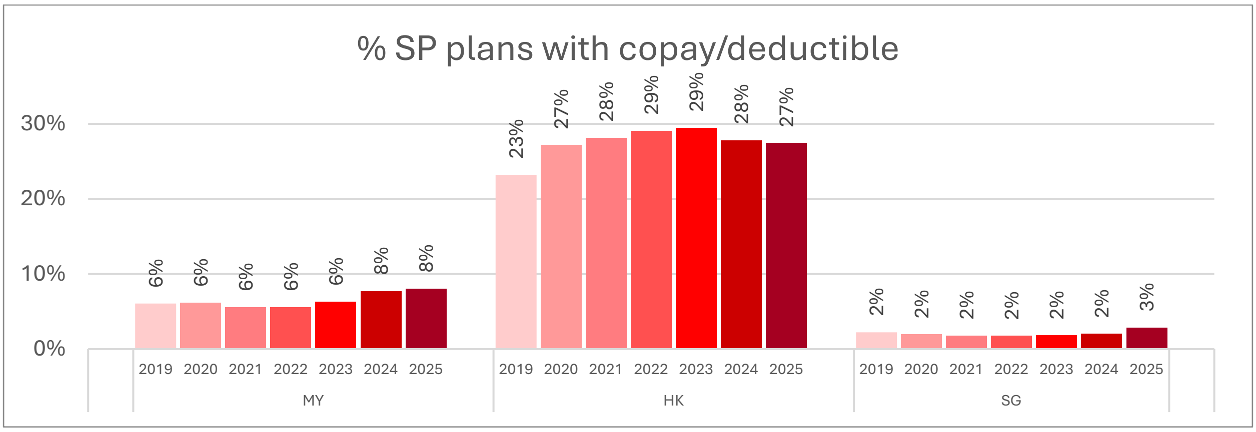




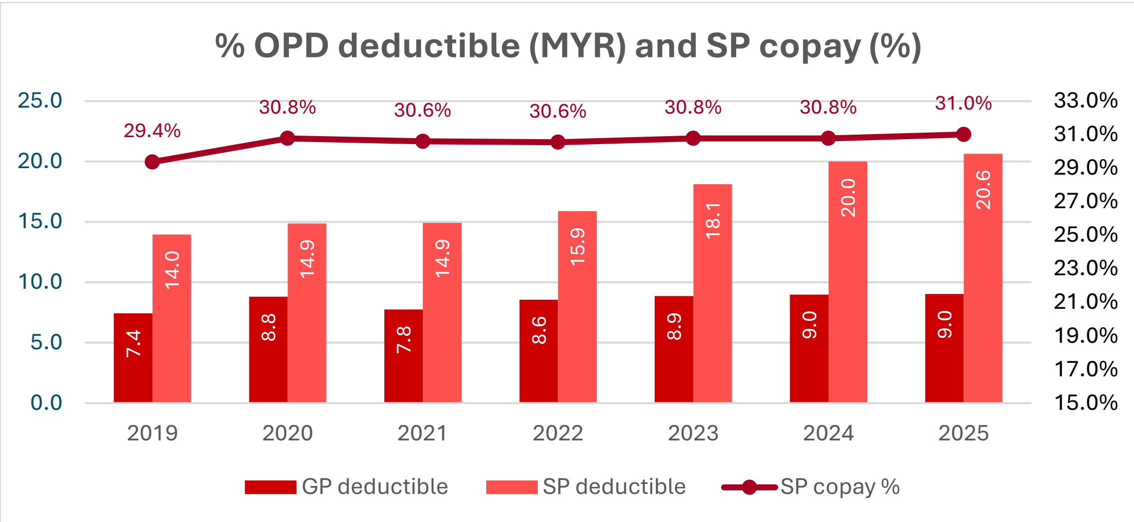
3.4.3 Co-pay and deductible

3.4.3.1 Prevalence

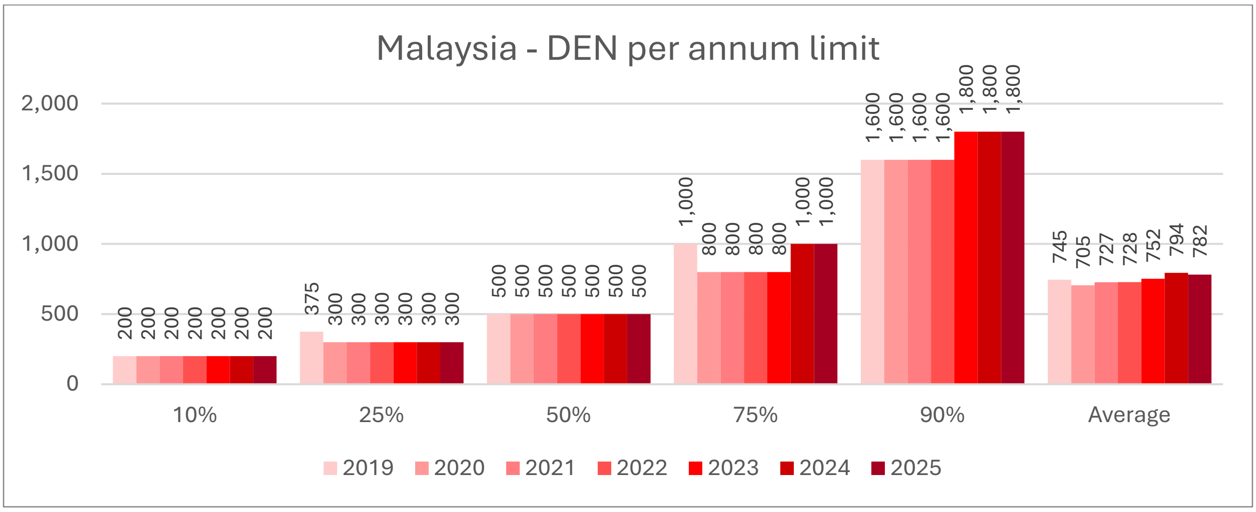


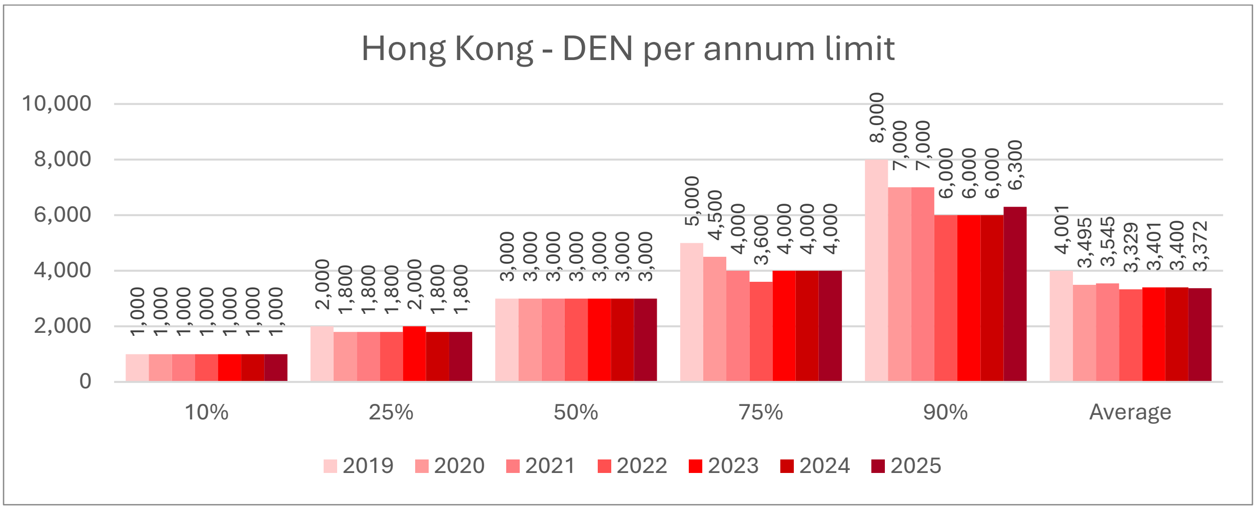


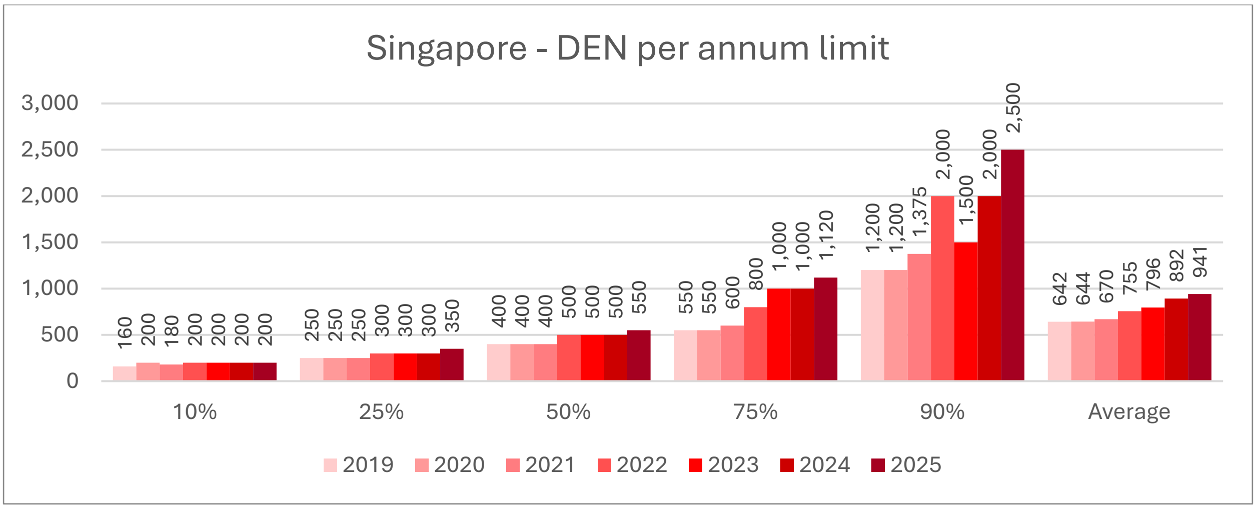
3.4.3.2 Amount (note: Malaysia only)



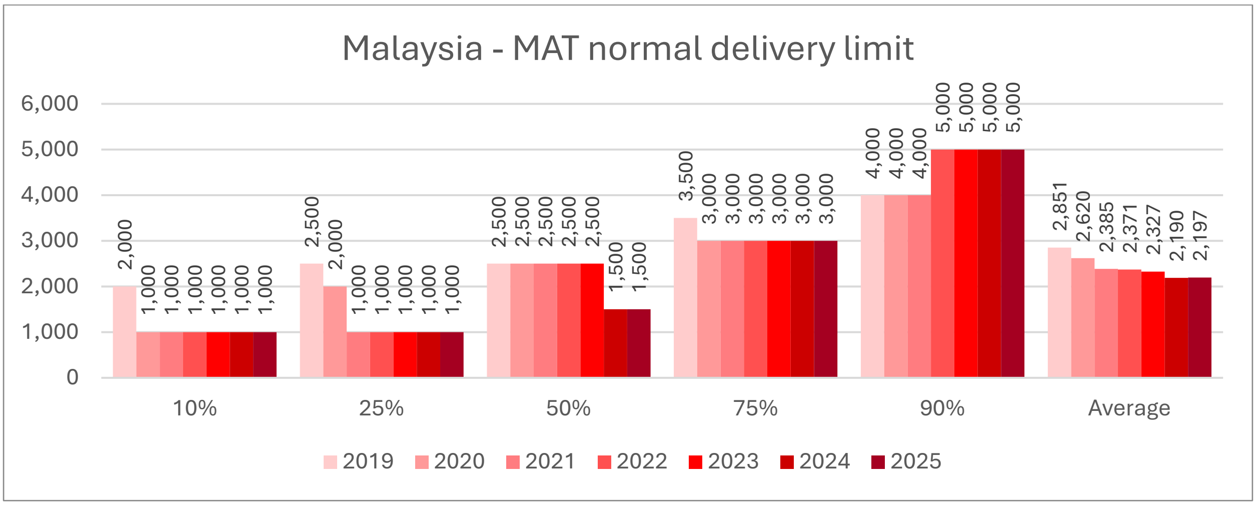
3.5 Dental

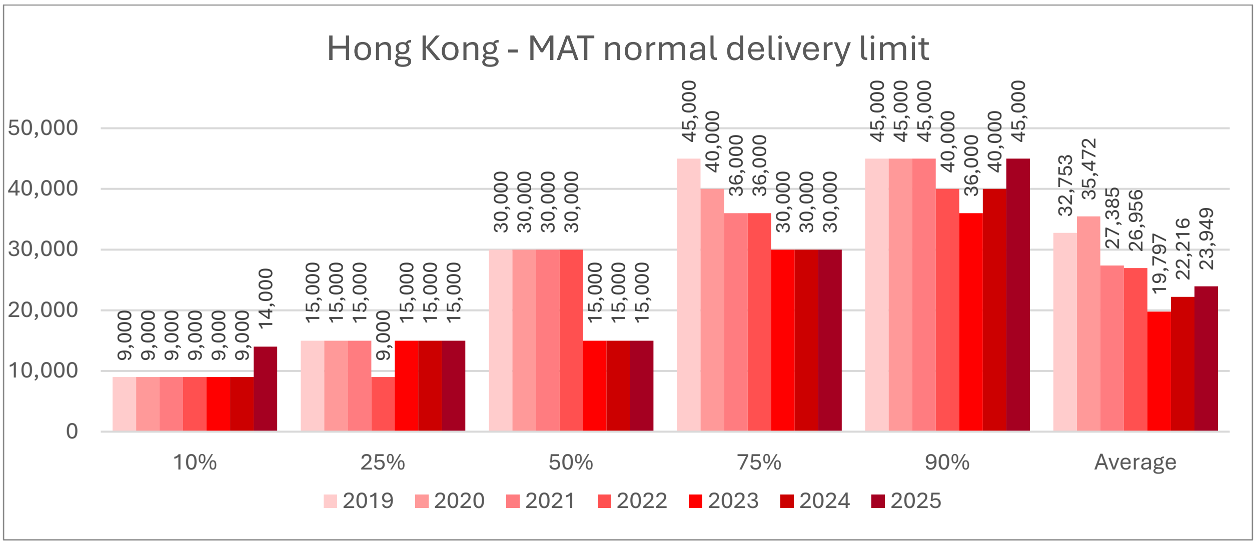

Malaysia - DEN per annum limit
2,000
1,500
1,000
500
0
10%
25%
50%
75%
90%
Average
2019 2020 2021 2022 2023 2024 2025
200 200 200 200 200 200 200
375 300 300 300 300 300 300
500 500 500 500 500 500 500
1,000 800 800 800 800 1,000 1,000
1,600 1,600 1,600 1,600 1,800 1,800 1,800
745 705 727 728 752 794 782

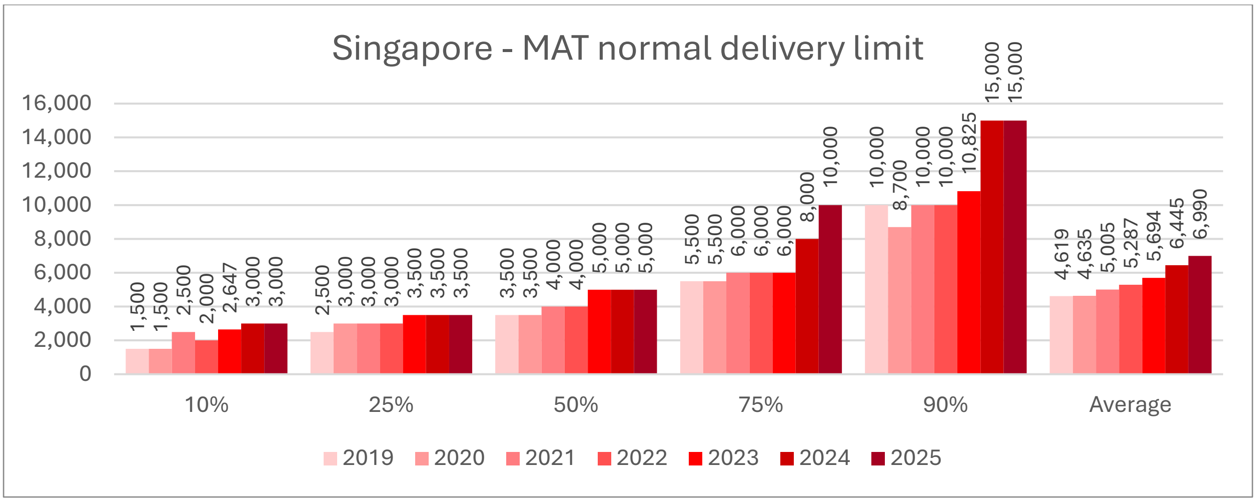

Hong Kong - DEN per annum limit
10,000
8,000
6,000
4,000
2,000
0
10%
25%
50%
75%
90%
Average
2019 2020 2021 2022 2023 2024 2025
1,000 1,000 1,000 1,000 1,000 1,000 1,000
2,000 1,800 1,800 1,800 2,000 1,800 1,800
3,000 3,000 3,000 3,000 3,000 3,000 3,000
5,000 4,500 4,000 3,600 4,000 4,000 4,000
8,000 7,000 7,000 6,000 6,000 6,000 6,300
4,001 3,495 3,545 3,329 3,401 3,400 3,372


Singapore - DEN per annum limit
3,000
2,500
2,000
1,500
1,000
500
0
10%
25%
50%
75%
90%
Average
2019 2020 2021 2022 2023 2024 2025
160 200 180 200 200 200 200
250 250 250 300 300 300 350
400 400 400 500 500 500 550
550 550 600 800 1,000 1,000 1,120
1,200 1,200 1,375 2,000 1,500 2,000 2,500
642 644 670 755 796 892 941

3.6 Maternity



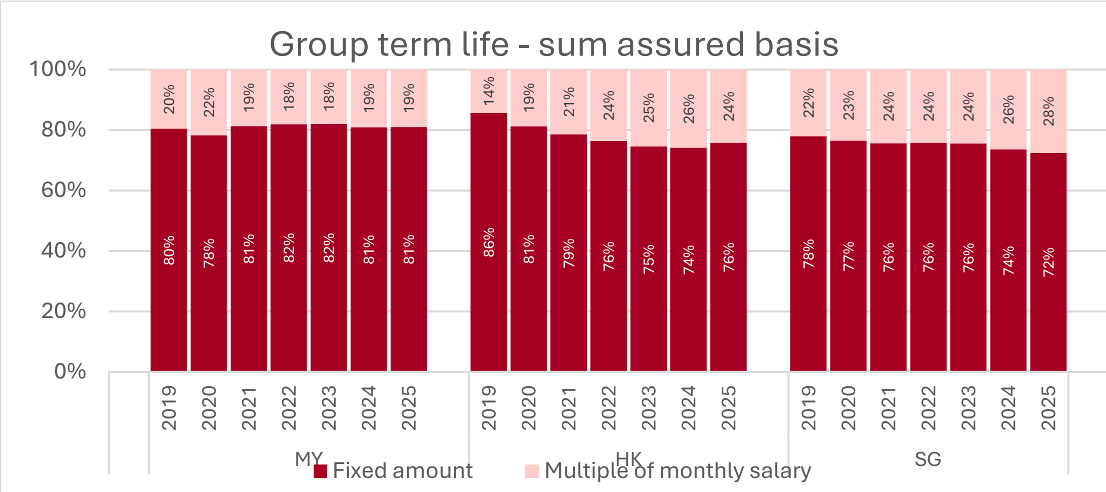


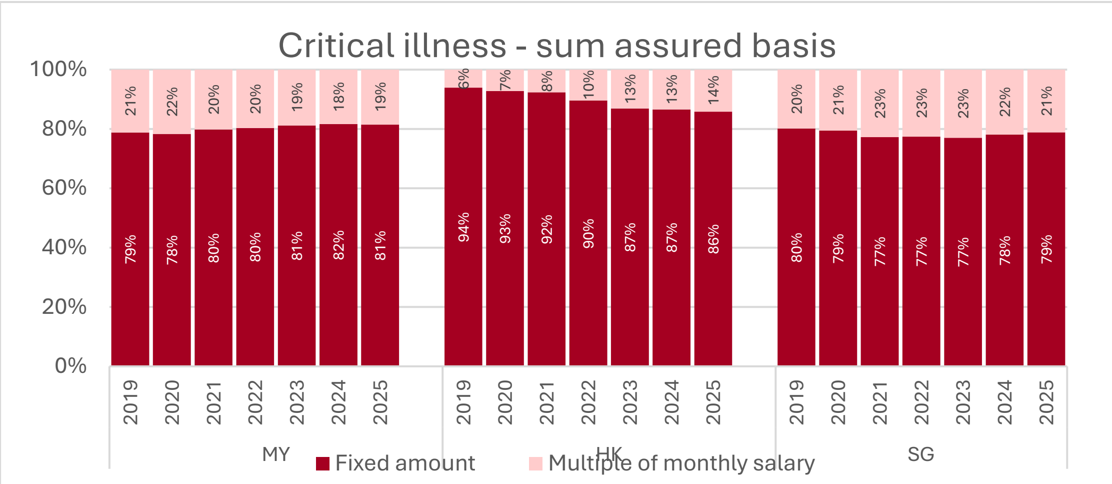


4. Group life

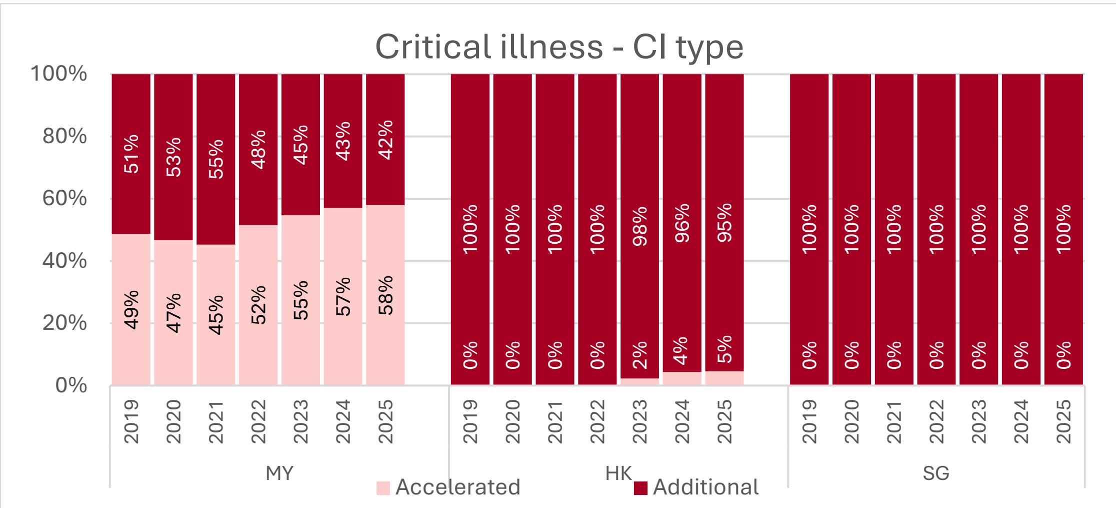
4.1 Coverage basis

4.1.1 Sum assured





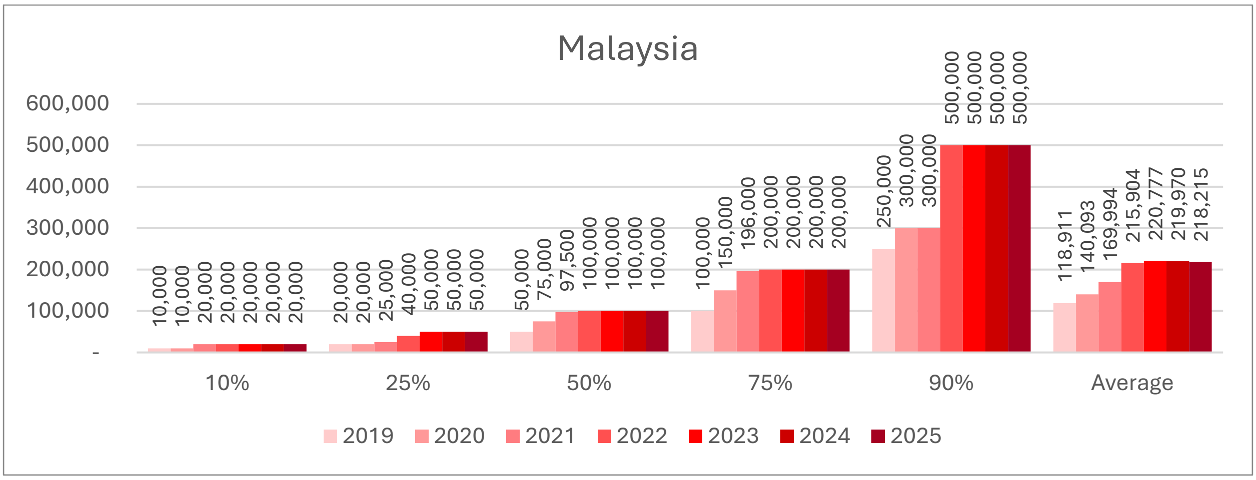
4.1.2 Critical illness type

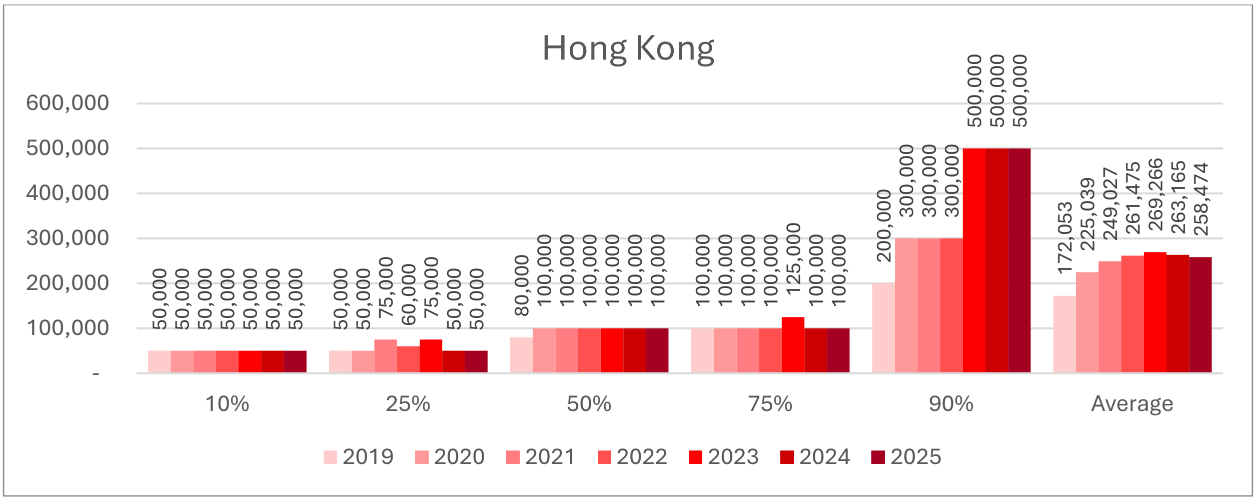


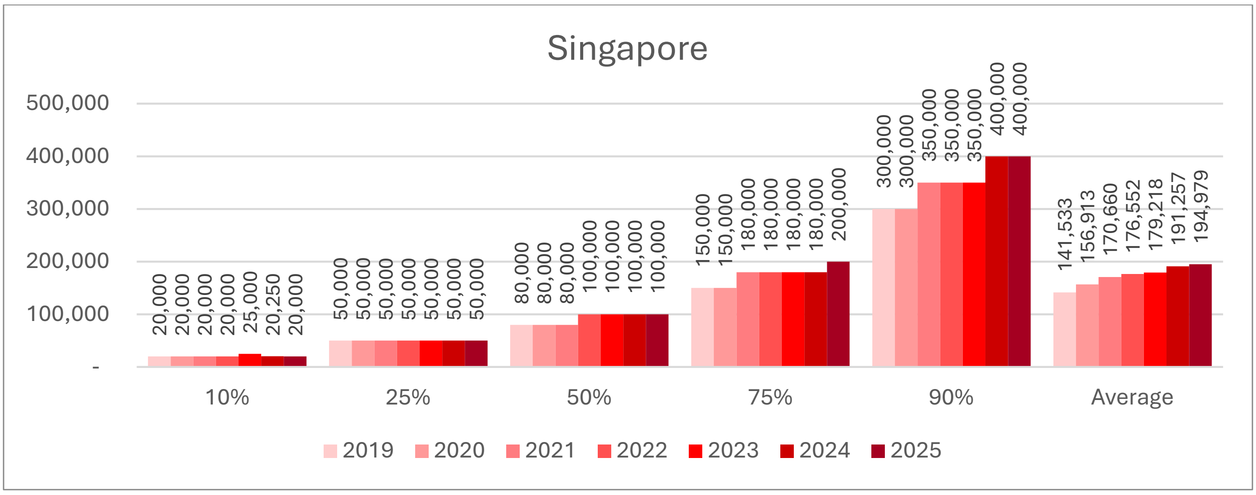
4.2 Coverage amount

4.2.1 Fixed amount

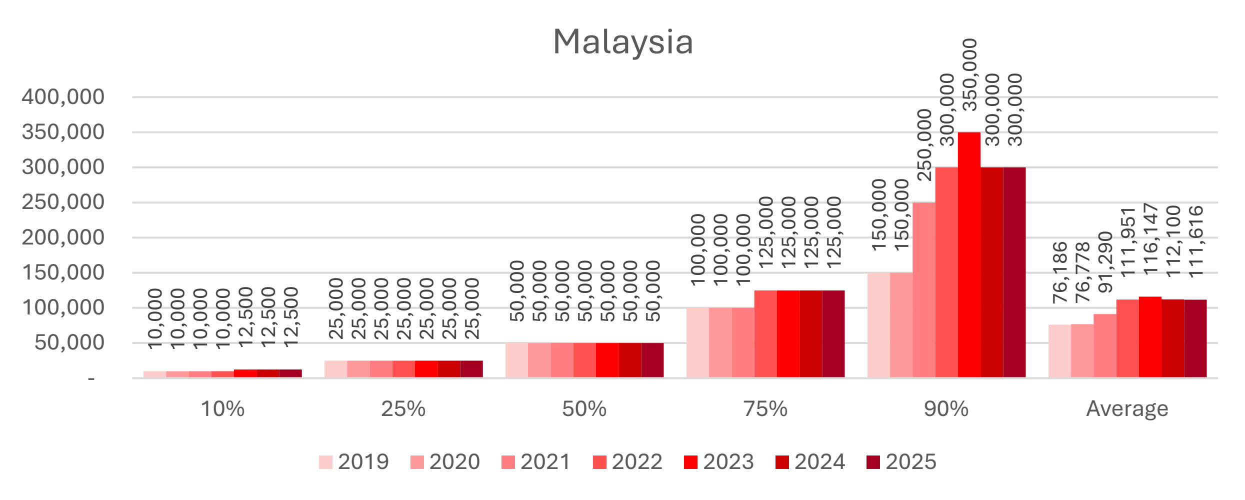
4.2.1.1 Group term life

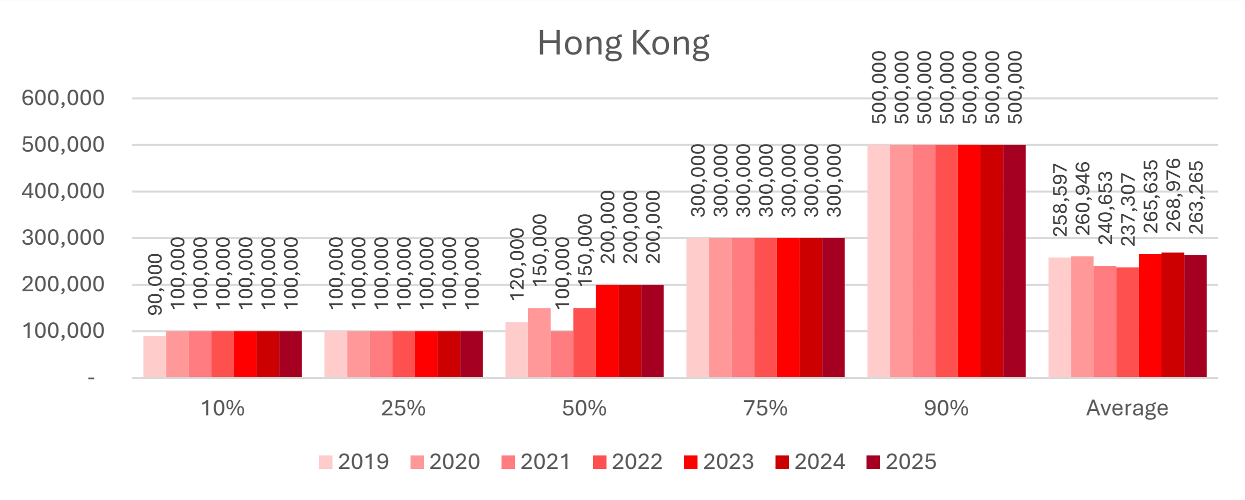


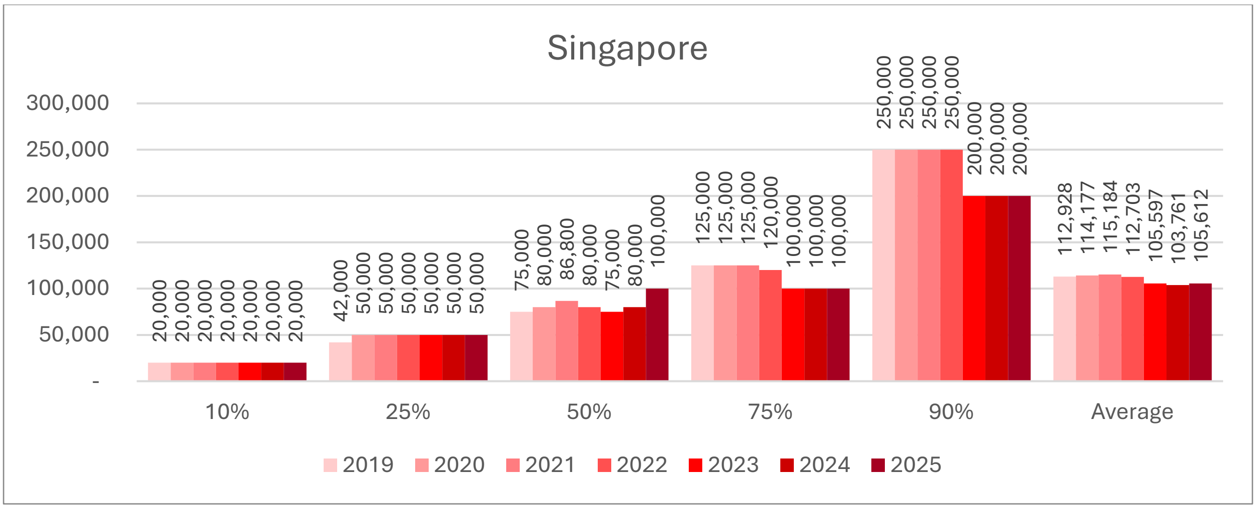




4.2.1.2 Critical illness

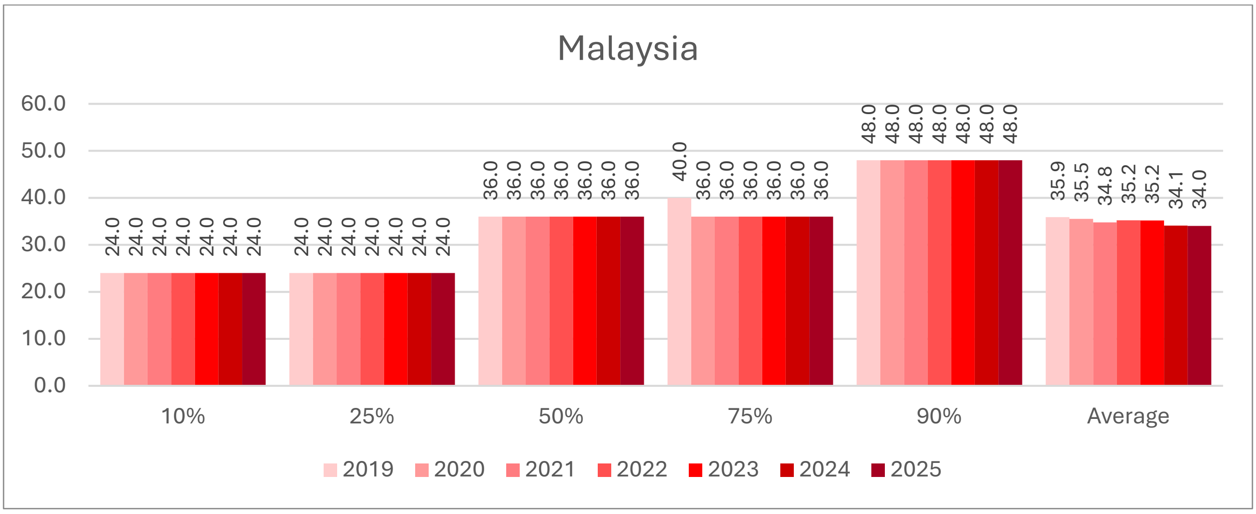


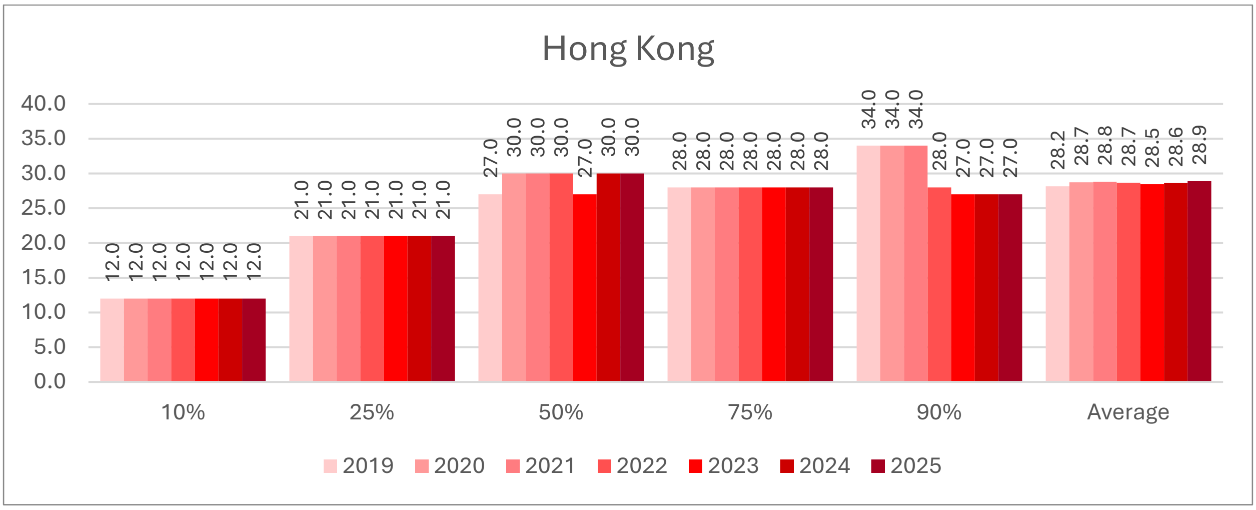


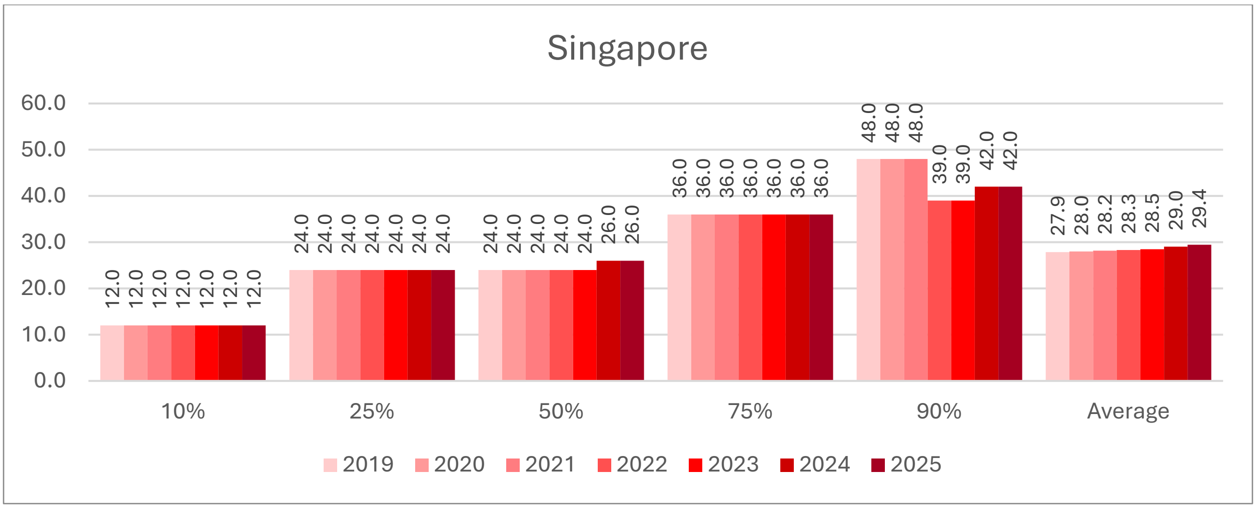


4.2.2 *Multiple of monthly salary*

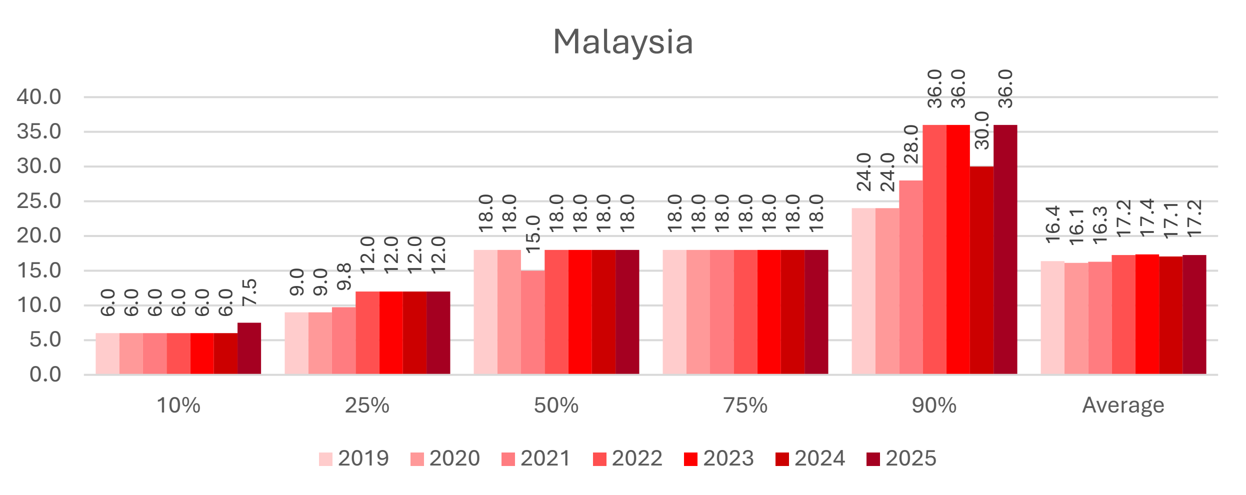
4.2.2.1 Group term life

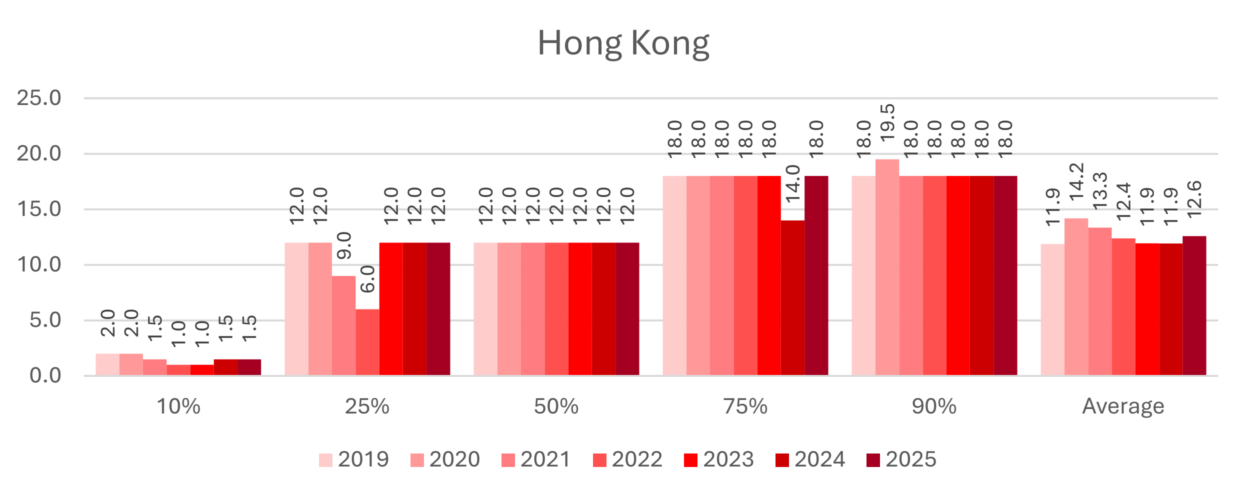


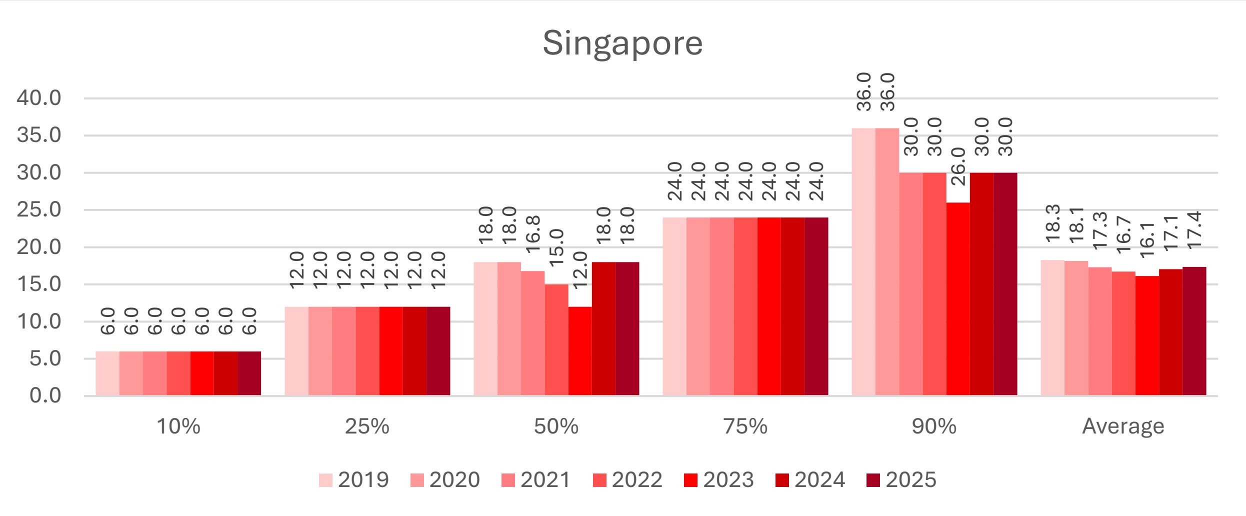




4.2.2.2 Critical illness







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E cipd@cipd.co.uk **W** cipd.org

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