

FREQUENTLY ASKED QUESTIONS (FAQs)

1) With the new integrated health care provider – IHH Healthcare Singapore, how will the coverage change for Singlife Shield policyholders?

There is no change in coverage for Singlife Shield policyholders.

From 09 September 2023, pre-authorisation will no longer be required when policyholders seek treatment at our list of preferred medical providers:

The following table summarises the changes in the benefit schedule:

Coverage*		Current	What has changed since 9 September 2023
Singlife Shield	Pre-hospital treatment	As charged up to 180 days before admission (panel specialist in a private hospital with certificate of pre-authorisation and other preferred medical providers)	As charged up to 180 days before admission (A&E or preferred medical providers)
	Post hospital treatment	As charged up to 365 days after discharge (panel specialist in a private hospital with certificate of pre-authorisation and other preferred medical providers)	As charged up to 365 days after discharge (A&E or preferred medical providers)
	Policy year limit	\$2mil (panel specialist in a private hospital with certificate of pre-authorisation and other preferred medical providers)	\$2mil (A&E or preferred medical providers)
Singlife Health Plus	Annual deductible	\$0 (panel specialist in a private hospital with certificate of pre-authorisation and other preferred medical providers)	\$0 (A&E or preferred medical providers)
	Co-insurance	5% (maximum S\$3k per policy year) (panel specialist in a private hospital with certificate of pre-authorisation and other preferred medical providers)	5% (maximum \$3,000 per year) (A&E or preferred medical providers)
Preferred medical providers		Panel specialist or extended panel in a private hospital, (with certificate of pre-authorisation) , public hospital, community hospital, or MOH-approved Inpatient Hospice, A&E	The list of approved medical provider (e.g., panel specialist in a private hospital for inpatient hospital treatment, doctors in a public hospital , etc.), which may be found at https://singlife.com/medical-specialists , as updated by us from time to time.

* Please refer to the Policy Summary and Terms and Conditions for more details on the policy coverages and policy exclusions, pro-rata factors may apply.

2) What is a Pre-admission Assessment Letter (PAL) and what is the purpose of it?

With the launch of this new partnership, Singlife Shield policyholders who seek treatment with Singlife preferred medical providers will enjoy panel benefits under their respective policy coverages without the need for pre-authorization. We will be introducing the Pre-admission Assessment Letter (PAL) to advise customers on the estimated claim coverage of their planned admission. This will facilitate customers to make an informed decision on their medical treatment.

Do note that the PAL is only applicable for planned admission with Singlife's panel specialists in a private hospital. For admission at public hospitals, Singlife Shield policyholders will continue to enjoy up to S\$80,000 in waiver of deposit.

3) What is the difference between a Pre-Authorisation and Pre-admission Assessment Letter (PAL)?

	Pre-authorization	Pre-admission Assessment Letter (PAL)
Process	Singlife Shield policyholder / Financial Adviser Representative (FAR) requests for pre-authorization .	Customer simply identifies themselves as Singlife Shield policyholders when seeking treatment from Singlife preferred medical providers
Policy benefits	To enjoy panel benefits, an approved pre-authorization is required.	To enjoy panel benefits, Singlife Shield policyholders must seek treatment from Singlife preferred medical providers. No pre-authorization required.

4) What is the turnaround time for Singlife to respond to Singlife Shield policyholders on the Pre-admission Assessment Letter (PAL)? How will the PAL be sent to Singlife Shield Policyholders?

Upon receiving complete information from the specialists, the estimated processing time of the Pre-admission Assessment Letter (PAL) is 2-3 working days*. Singlife Shield policyholders will be notified via SMS once the PAL is ready. Singlife Shield policyholders can access the PAL via the MySinglife portal or their registered email with Singlife.

**This is the estimated time for majority of cases, a longer time may be needed for complex cases.*

5) What happens if the policyholder doesn't receive the Pre-admission Assessment Letter (PAL) before their planned admission?

Policyholders may call the new hotline number 1800 600 0066 or email SinglifeShield@ixchange.com.sg to enquire on the status of the Pre-admission Assessment Letter (PAL).

We would like to highlight that with the launch of this new partnership, so long as Singlife policyholders seek treatment with Singlife preferred medical providers, policyholders will get to enjoy panel medical benefits for eligible claims.

6) Do Singlife Shield policyholders have to request for a Pre-admission Assessment Letter (PAL) for their planned admission to enjoy panel benefits?

Singlife Shield policyholders do not need to request for a Pre-admission Assessment Letter (PAL). Once patients have identified themselves as Singlife Shield policyholders, no further action will be

required from the policyholders, Singlife Shield policyholders will be notified via SMS once the PAL is ready.

7) Will there be changes to the extended panel arrangement?

Singlife will be transiting specialists who participated with the Singlife extended panel to be part of Singlife panel specialists. With this, the extended panel will be embedded within the Singlife panel, and there will be no differentiation of benefits moving forward.

8) With the new integrated health care provider – IHH Healthcare Singapore, how do Singlife Shield policyholders secure a specialist appointment? Will there be a change in hotline or email contact?

Yes, there will be a change in hotline and email contact.

From 09 September 2023, to secure a specialist appointment, Singlife Shield policyholders can either:

- Call 1800 600 0066
- Email: SinglifeShield@ixchange.com.sg
- Request online via our website (singlife.ixchange.com.sg)