

Enhance your basic ElderShield  
for higher disability cover  
for a longer period









**Singlife**  
with AVIVA

MyCare/MyCare Plus



# Go beyond the basics, because life's much more than that.

In the event of severe disability, you can get a basic payout from your ElderShield policy.

<b>What's severe disability?</b>  Inability to perform at least 3 out of 6 Activities of Daily Living (ADLs)	 Washing	 Toileting	 Feeding
	 Dressing	 Transferring	 Walking or moving around
<b>What's the basic payout?</b>	<b>ElderShield 300</b>		<b>ElderShield 400</b>
	S\$300 per month for up to 5 years		S\$400 per month for up to 6 years

But severe disability doesn't have an "end by" date.

**3 in 10** could remain **severely disabled for 10 years** or more<sup>1</sup>

And **caregiving costs can amount to thousands** of dollars each month.

- Median full cost of nursing home care for severely disabled senior : **S\$2,400/month<sup>2</sup>**
- Cost of family looking after a severely disabled senior at home : **up to S\$3,100/month<sup>2</sup>**

With a plan that goes beyond the basics, you can get the level of care you want for as long as you need it should you ever become severely disabled.

# Introducing MyCare and MyCare Plus

MyCare and MyCare Plus are government-approved supplements that enhance your ElderShield payouts and give you other benefits that matter in the event of severe disability – so you can get more out of life.



## **Get S\$600 to S\$5,000 monthly for severe disability**

which is the inability to perform at least 2 (for MyCare Plus) or 3 (for MyCare) of the 6 ADLs



## **Receive payouts for up to 12 years or for life**

so if you're unable to work for a prolonged period, you'll have fewer worries



## **Get a lump-sum payout**

that's 3 times your first monthly benefit<sup>3</sup> when you're severely disabled



## **Choose a premium payment period that works for you**

- Pay for life, so premiums are more manageable
- Pay up to your 65<sup>th</sup> birthday or for 20 years<sup>4</sup>, whichever is later, so you needn't make payments after you retire



## **Continue to receive payouts when you're moderately disabled**

as MyCare gives you a Rehabilitation Benefit<sup>5</sup> that is 50% of your monthly benefit<sup>3</sup> for the rest of your benefit payout duration if you're no longer severely disabled but still unable to perform 2 ADLs



## **No need to pay premiums when you're disabled<sup>6</sup>**

and continue receiving the monthly benefit<sup>3</sup> or the Rehabilitation Benefit



## **Receive an additional S\$200 monthly if you have a child**

aged 22 and below at point of claim, for up to 36 months



## **There's a payout upon death that's 3 times your monthly benefit<sup>3</sup>**

or Rehabilitation Benefit should you pass away while receiving either of these benefit payouts



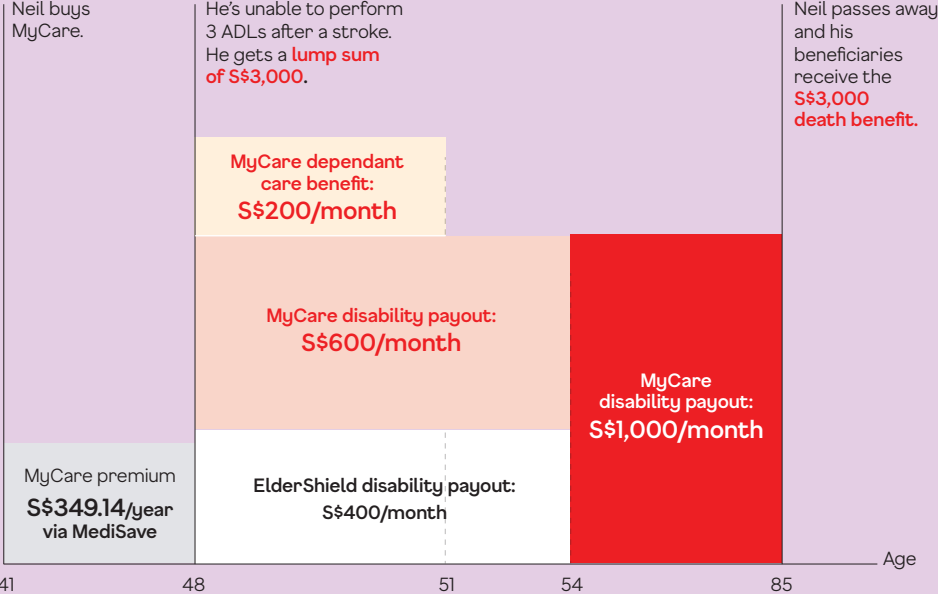
## **Pay little or no cash**

by using your MediSave funds to pay for annual premiums up to S\$600<sup>7</sup> per calendar year per life assured

# Here's what MyCare can do for you

Neil is aged 41 with a two-year-old child. He buys MyCare with S\$1,000 monthly benefit, which is inclusive of the S\$400 from his ElderShield 400. He opts for lifetime benefit payout and premium payment and pays S\$349.14 using his MediSave yearly.

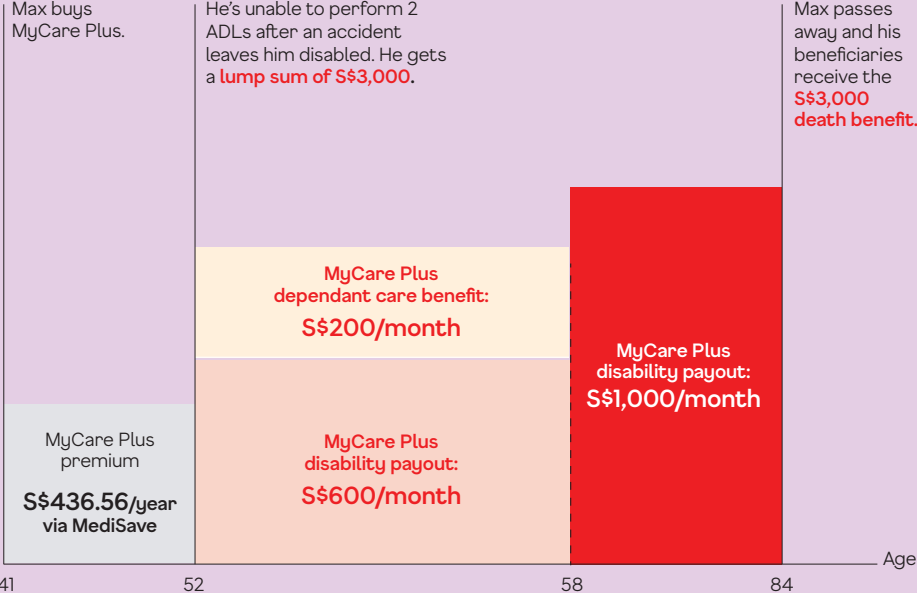
At 48, Neil suffers a stroke which leaves him unable to perform 3 ADLs. ElderShield gives him S\$400 monthly for 6 years, and MyCare gives him **monthly payouts for life, as long as he's unable to perform 3 ADLs.**



# Here's what MyCare Plus can do for you

Max is aged 41 with a five-year-old child. He buys MyCare Plus with a S\$1,000 monthly benefit, which is inclusive of the S\$400 from his ElderShield 400. He opts for lifetime benefit payout and premium payment and pays S\$436.56 using his MediSave yearly.

At 52, Max meets with an accident which leaves him disabled. He can't get ElderShield 400 payouts as he's only unable to perform 2 ADLs. However, his MyCare Plus policy gives him **monthly payouts for life, as long as he's unable to perform at least 2 ADLs.**





## Say “yes” to a lifetime of greater disability protection.

For details about MyCare or MyCare Plus, speak to your financial adviser representative or visit [singlife.com](http://singlife.com).

All ages mentioned refer to age next birthday.

### Important Notes:

1. Source: Ministry of Health, retrieved on 4 September 2019 from [www.moh.gov.sg/careshieldlife/long-term-care-financing](http://www.moh.gov.sg/careshieldlife/long-term-care-financing)
2. Source: The Straits Times© Singapore Press Holdings Limited. Extracted with permission. “Upgrade of home, centre-based services needed as they become main form of long-term care for elderly: Study”, 15 August 2018.
3. Monthly benefit refers to the monthly Severe Disability Benefit under MyCare or MyCare Plus, where applicable.
4. Premium payment term up to policy anniversary after your 65<sup>th</sup> birthday (66 age next birthday) or for 20 years (whichever is later) is only available for MyCare.
5. The Rehabilitation Benefit will be payable when the Life Assured recovers from a Severe Disability but is still unable to perform 2 out of 6 Activities of Daily Living even with special aids and requires physical assistance from another person throughout the activities. The Rehabilitation Benefit will be payable for the remaining Benefit Payout Duration.
6. No premium will be payable during the period when the Life Assured is receiving either the Severe Disability Benefit or the Rehabilitation Benefit. Premium payment will resume when the Life Assured no longer suffers from the Severe Disability or no longer meets the requirements for the Rehabilitation Benefit.
7. Premiums exceeding the S\$600 MediSave deduction limit will have to be paid in cash. If there are insufficient funds in the MediSave account, cash payment will be required for the difference.

You need to have a basic ElderShield policy before purchasing MyCare or MyCare Plus.

This policy is underwritten by Singapore Life Ltd.

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Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract. Information is accurate as at January 2022. Ref: COMP/2021/11/PPM/811

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