



Singlife Cancer Cover Plus

A plan that enhances your medical and financial coverage for cancer drug treatments worldwide



Why do you need additional cancer treatment cover?

Singlife Cancer Cover Plus supplements your existing coverage by paying for more costly cancer drug treatments and services worldwide.

Did you know?



1 in 4

people likely to develop cancer in their lifetime[^]



Treatment for late stages of cancer can range from **S\$100,000 to S\$200,000 yearly**[~]



Existing medical insurance plans with individual claim limits **might not be sufficient to fully cover the cost of cancer treatments**



From 1 April 2023, Integrated Shield Plans (IPs) will only cover cancer treatments that are on the Ministry of Health's Cancer Drug List (CDL)¹, with individual claim limits for cancer drug treatments

[^] Source: Singapore Cancer Society, [Common Types of Cancer in Singapore \(singaporecancersociety.org.sg\)](https://singaporecancersociety.org.sg)

[~] Source: Seedly, Can You Afford Cancer Treatment? An Insight On The True Cost Of Cancer Treatment In Singapore, accessed on 27 February 2023.

BENEFITS AND FEATURES

Singlife Cancer Cover Plus is a medical plan that offers protection against hefty medical bills from cancer treatments. It complements your coverage under existing medical insurance plans (e.g., Integrated Shield Plan and riders)². With this plan, you can significantly reduce your out-of-pocket cancer treatment expenses both locally and overseas.



Covers cancer treatments

Get the treatment you need with fewer financial worries. The plan **covers outpatient cancer drug treatment and services (both on the CDL and not on the CDL)**³, Proton Beam Therapy and Cell, Tissue and Gene Therapy⁴.



Provides as-charged coverage for claims

Enjoy greater peace of mind knowing that **your medical bills from cancer treatments are claimable as charged**. This will help reduce your out-of-pocket expenses



High annual coverage limit of up to S\$1.5 million

Get the treatment that's best for you because we've got you covered. In the event you're diagnosed with cancer, this plan offers a **high coverage of up to S\$1.5 million per policy year** for your medical bills.



Easy and fast application

Sign-up by answering 3 simple health questions with no medical check-up needed.



Option to seek cancer treatments overseas

When it comes to your health we'll go the distance with you. **This plan provides coverage both locally and overseas**⁵.



*What do these terms mean?

Out-of-pocket expenses

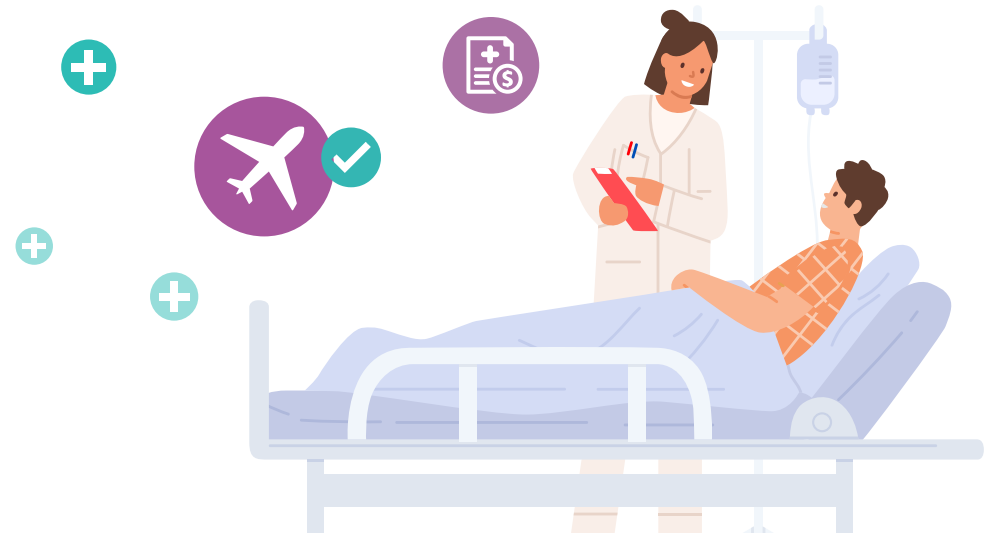
Medical costs that you have to pay in cash

Annual deductible

The amount you have to pay before Singlife begins to pay

Co-insurance

This is your payable share of the medical bill



Get the cancer treatment you need without financial worries, anywhere in the world

Highly advanced cancer treatments today can mean better outcomes and shorter recovery periods. However, they can be extremely costly. No matter what treatment you choose and where you decide to have it, nothing should stop you from getting the cancer care that's best for you.

Singlife Cancer Cover Plus offers a better way for you and your loved ones to focus on your recovery and quality of life.



Greater protection for your savings

It reduces your out-of-pocket medical expenses for cancer drug treatments that may not be covered by your existing medical insurance plans.



Singlife Cancer Cover Plus
(remaining bill)



Out-of-pocket expenses
(10% of co-insurance)



Existing medical insurance plans
(e.g., Integrated Shield Plans and Riders)



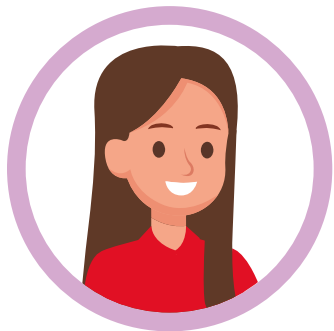
Trusted medical partner for cancer treatment

Your recovery and peace of mind is our priority. Singlife has teamed up with Singapore's trusted name in cancer treatment - **Icon Cancer Centre Singapore** - so Singlife Cancer Cover Plus policyholders can enjoy greater assurance should they need cancer treatment.

Policyholders who choose to get treatments at our trusted medical partner will enjoy:

- Affordable and personalised cancer treatments;
- Broad spectrum of evidence-based cancer services; and
- Comprehensive end-to-end journey for cancer treatment.





Here's how Singlife Cancer Cover Plus works with your existing health insurance to give you better cancer coverage

Kate, age 31, is a non-smoker. She has **Singlife Shield Plan 1**, which gives her the flexibility to seek medical care in private or public hospitals, and she does not have a rider. For greater assurance, she also buys **Singlife Cancer Care Plus** should she be diagnosed with cancer.

Scenario #1

Kate is diagnosed with **lung cancer**. She undergoes cancer drug treatment **on the Cancer Drug List** for 4 months, at a private hospital.

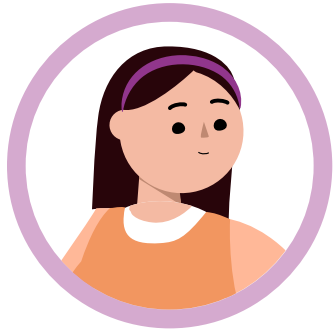
Total Medical Bill	S\$ 140,000
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Singlife Shield covers: (a) (5 times MediShield Life claim limit per month, including MediShield Life payout)	S\$ 36,000
Singlife Cancer Cover Plus pays: (b)	S\$ 90,000
Kate pays: (10% co-insurance of the bill)	S\$ 14,000
Total amount covered under Singlife Shield + Singlife Cancer Cover Plus: (a) + (b)	S\$ 126,000
Kate's total out-of-pocket expenses:	S\$ 14,000

With Singlife Cancer Cover Plus,
Kate reduces her out-of-pocket expenses by

87%*!



* This represents the reduction in out-of-pocket expenses, compared to when a customer only owns Singlife Shield Plan 1.



Here's how Singlife Cancer Cover Plus works with your existing health insurance to give you better cancer coverage

Tina, age 41, is a non-smoker. She has **Singlife Shield Plan 1** along with **Singlife Health Plus Private Prime rider**. She also buys **Singlife Cancer Cover Plus** to boost her protection against cancer.

Scenario #2

Tina is diagnosed with **breast cancer** and receives cancer drug treatment **not on the CDL list[#]** for 6 months, at a private hospital.

Total Medical Bill	S\$ 180,000
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Singlife Health Plus covers: (a) (per policy year)	S\$ 30,000
Singlife Cancer Cover Plus pays: (b)	S\$ 132,000
Tina pays: (10% co-insurance of the bill)	S\$ 18,000
Total amount covered under Singlife Health Plus + Singlife Cancer Cover Plus: (a) + (b)	S\$ 162,000
Tina's total out-of-pocket expenses:	S\$ 18,000

With Singlife Cancer Cover Plus,
Tina reduces her out-of-pocket expenses by

88%[‡]!



[#] Outpatient cancer drug treatments that are not on the Cancer Drug List are not covered under MediShield Life and Singlife Shield.

[‡] This represents the reduction in out-of-pocket expenses, compared to when a customer only owns Singlife Shield Plan 1.



Ready to boost your financial shield
against cancer?

To sign up or find out more about
Singlife Cancer Cover Plus,
speak to your trusted Financial Adviser
Representative today!

Visit singlife.com/cancer-cover-plus
for details.

Important notes

All ages mentioned refer to age next birthday.

1. The cancer drug treatment benefit limit is based on a multiple of the MediShield Life claim limit for the specific cancer drug treatment. Please refer to the Cancer Drug List / CDL on the MOH website: [https:// go.gov.sg/moh-cancerdruglist](https://go.gov.sg/moh-cancerdruglist) for the MediShield Life claim limit on the applicable cancer drug treatment.
2. Singlife Cancer Cover Plus is designed to complement Singlife's Shield plans and riders. Please refer to your Integrated Shield Plan and riders' coverage to determine if this product will fully or partially complement you own medical coverage.
3. **(a) Outpatient Cancer Drugs Treatment (on the CDL)**

We will pay for the charges the Life Assured has to pay as an outpatient at a hospital or cancer treatment centre registered with the MOH or approved by us for cancer drug treatment that are listed on the Cancer Drug List / CDL. Treatments are defined as drug-indication pairs, as described in the CDL: [https:// go.gov.sg/moh-cancerdruglist](https://go.gov.sg/moh-cancerdruglist). Outpatient cancer drug treatments are only claimable under your policy if used according to the clinical indications specified on the CDL (as at the date of treatment), unless otherwise stated in your policy. MOH may update the CDL from time to time.

(b) Outpatient Cancer Drugs Treatment (Non-CDL)

We will pay for outpatient cancer drug treatment under Classes A to E of the Non-CDL Classification Framework developed by the Life Insurance Association, Singapore, as set out in [https:// www.lia.org.sg media/3553/non-cdl-classification-framework.pdf](https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf), up to the limits stated in the benefits schedule and subject to co-insurance. Class F treatments are not covered.

(c) Outpatient Cancer Drug Services

We will pay for the charges the Life Assured has to pay for cancer drug services for outpatient cancer drug treatments. The services are not required to be specific to treatments on the CDL and are payable even if they were for a non-CDL treatment. These include:

 - consultations,
 - scans,
 - lab investigations,
 - treatment preparation and administration fee,
 - supportive care drugs (e.g., for pain/nausea), and
 - blood transfusions,

as long as these are part of cancer drug treatment.
4. **(a) Inpatient and outpatient Proton Beam Therapy treatment**

We will pay for the charges the Life Assured has to pay for Proton Beam Therapy treatment as an inpatient (including day surgery) or outpatient by a surgeon in a hospital or legally registered cancer treatment centre. Associated consultation fees, examinations and laboratory tests are covered if they are ordered by the attending doctor before the treatment and take place not more than 30 days before the treatment. Follow-up consultation fees, examinations, laboratory tests and other medical attention after each session of outpatient Proton Beam Therapy treatment are not covered.

(b) Inpatient and outpatient Cell, Tissue and Gene Therapy treatment

We will pay for the charges the Life Assured has to pay for Cell, Tissue and Gene Therapy as an inpatient (including day surgery) or outpatient by the attending doctor in a hospital or legally registered cancer treatment centre. Associated consultation fees, examinations and laboratory tests are covered if they are ordered by the attending doctor before the treatment and take place not more than 30 days before the treatment. Associated consultation fees, examinations, laboratory tests and other medical attention after each session of outpatient Cell, Tissue and Gene Therapy are not covered. Cell, Tissue and Gene Therapy will adopt the same definition as defined under the Health Products Act (HPA), that is not Immunotherapy and these items referred will be still subjected to this policy's general exclusions.

5. **Overseas Treatment**

We will pay for medical expenses that the Life Assured has to pay at an overseas hospital if the Life Assured requires any of the cancer treatments covered under the policy, if the following conditions are met:

- (a) The Life Assured had not stayed outside of Singapore for more than 183 consecutive days within a 12-months period on or before the date of the Life Assured's admission, and
- (b) We have pre-approved and issued a certificate of pre-authorisation for the expenses.

We do not cover:

- (a) experimental or pioneering medical or surgical techniques, and medical devices including: medical treatments that are of an investigational or research nature and not approved by the referenced regulatory bodies, and clinical trials for medicinal products, whether or not these trials have clinical trial certificates issued by the referenced regulatory bodies.
- (b) medical devices, drugs, therapeutic products and CTGTP (Cell, Tissue and Gene Therapy Products) not approved or not used in accordance with the indications as stated by the referenced regulatory bodies. Referenced regulatory bodies refer to FDA, EMA, TGA, HC, UK MHRA, NCCN and ESMO, as also mentioned in the Non-CDL Classification Framework developed by the Life Insurance Association, Singapore, as set out in <https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf>.

This policy is underwritten by Singapore Life Ltd.

This is for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Singapore Life Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the policy. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, 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. This information is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract.

Information accurate as at 13 March 2023.

This advertisement has not been reviewed by the Monetary Authority of Singapore. 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 of the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singapore Life Ltd or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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