



Singlife Cancer Cover Plus II

A plan that provides up to S\$1.5 million as-charged coverage for cancer drug treatments worldwide



Why do you need additional cancer treatment cover?

Highly advanced cancer treatments today can mean better outcomes and shorter recovery periods. However, they can be extremely costly.

Singlife Cancer Cover Plus II covers costly cancer drug treatments and services worldwide including those outside of the Ministry of Health's Cancer Drug List (CDL)¹.



1 in 4

people likely to develop cancer in their lifetime[^]



Outpatient cancer treatment bills can cost up to
S\$1,000,000~



Major advances in cancer treatment have opened up more treatment options such as cell and gene therapy but **these can be extremely costly.**

Did you know?



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

~ Based on Singlife Claims Statistics, 2022

BENEFITS AND FEATURES

Singlife Cancer Cover Plus II is a medical plan that offers protection against hefty medical bills from cancer treatments. 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)²**, Proton Beam Therapy and Cell, Tissue and Gene Therapy³.



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 overseas⁴.**



*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

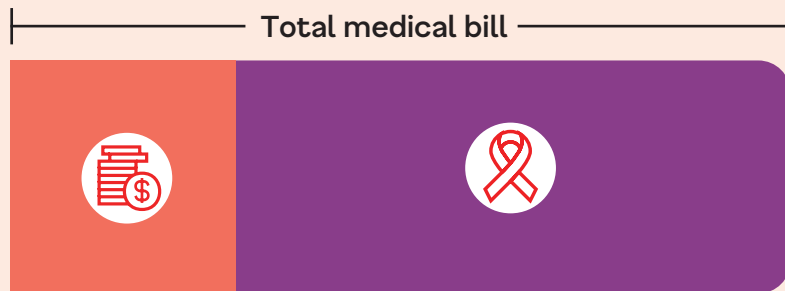
No matter what treatment you choose and where you decide to have it, nothing should stop you from getting the cancer care that's best for you.

Singlife Cancer Cover Plus II 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 and covers large cancer drug treatment bills after deductibles are paid.



Out-of-pocket expenses **Singlife Cancer Cover Plus II coverage**
(20% of co-insurance + Monthly deductible) (remaining bill)

(20% of co-insurance
+
Monthly deductible)



Comprehensive cancer care with our trusted medical partners

You deserve the best care, so we've teamed up with **IHH Healthcare Singapore**, the largest private healthcare provider in Singapore which operates leading healthcare facilities like **Gleneagles Hospital, Mount Elizabeth Hospitals and Parkway East Hospital**.

With this partnership, eligible Singlife customers can get access to over 600 medical specialists, top-notch cancer care and the freedom to focus on your health while we handle the rest.

Our preferred cancer treatment providers

Policyholders who choose to get treatments at **Icon Cancer Centre** or **Parkway Cancer Centre** will enjoy:

- dedicated 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 II works if you seek treatment on the Cancer Drug List (CDL)

Kate, age 31, is a non-smoker. She buys **Singlife Cancer Cover Plus II** for greater assurance, 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.

Monthly Medical Bill

S\$ 140,000

Kate has to pay for out-of-pocket expenses:

20% co-insurance

S\$ 28,000

Monthly Deductible

S\$ 5,000

Singlife Cancer Cover Plus II pays:

S\$ 107,000

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

76%!





Here's how Singlife Cancer Cover Plus II works if you seek treatment that's not on the Cancer Drug List (CDL)

Tina, age 41, is a non-smoker. She buys **Singlife Cancer Cover Plus II** to boost her protection against cancer.

Scenario #2

Tina is diagnosed with **breast cancer** and receives cancer drug treatment **not on the Cancer Drug List** for 6 months, at a private hospital.

Monthly Medical Bill S\$ 180,000

Tina has to pay for out-of-pocket expenses:

20% co-insurance S\$ 36,000

Monthly Deductible S\$ 10,000

Singlife Cancer Cover Plus II pays: S\$ 134,000

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

74%!





Ready to boost your financial shield
against cancer?

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

Visit singlife.com/cancer-cover-plus-ii
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. **(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>, 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.
3. **(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.

4. **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.

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As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. 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 14 March 2024.

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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