



Singlife Shield Singlife Health Plus

A comprehensive solution for all your hospitalisation needs so you can focus on recovery





The real reason you need additional health coverage

The government's MediShield Life scheme gives you basic health insurance, protecting you against large hospital bills.

Upsizing your coverage helps to further minimise the financial and emotional strain from unexpected medical expenses – which is a top cause of debt[^] that can affect both you and your family.



Our promise to you and your loved ones

We're here to help keep healthcare affordable amid rising costs.

For you and your loved ones, that means having access to the quality of healthcare and service you want, without surprise hospital bills.



Meet the better way to manage your health needs

Singlife Shield and Singlife Health Plus give you greater financial assurance, from diagnosis to post-treatment.



Early appointments and preferred consultation rates to see medical specialists from Singlife's panel



Pre-authorised claims for your hospital bill



Premium discounts¹ for keeping healthy and family perks for Singlife Health Plus

[^] Source: The Straits Times® Singapore Press Holdings Limited. Extracted with permission. "5 reasons that people in Singapore get into debt".

Singlife Shield & Singlife Health Plus

MediShield Life doesn't pay your full medical bill. Here's how to get greater coverage and reduce your out-of-pocket expenses*



Annual Deductible:

The amount you have to pay before Singlife Shield and/or Singlife Health Plus begin to pay



Co-insurance:

The amount you have to pay after you've paid the annual deductible

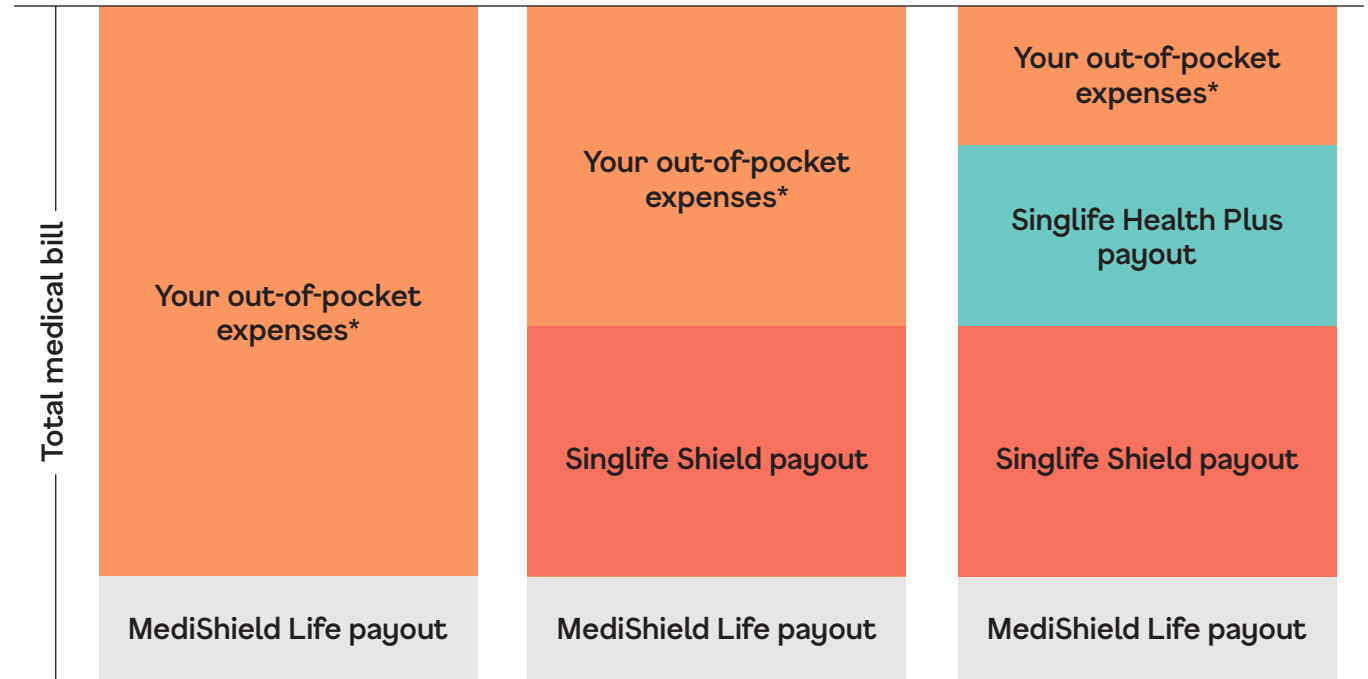


MediShield Life
(Government scheme)



+ Singlife Shield
(Integrated Shield Plan)

+ Singlife Health Plus
(Singlife Shield add-on)



- + Lump-sum payout for certain conditions
- + No claims discount for Singlife Health Plus!



* Comprises of deductible and co-insurance

Singlife Shield

The Shield plan that gives you more than basic MediShield Life



As-charged:

This refers to expenses incurred that are eligible for claim, subject to policy terms



Co-insurance:

The amount you need to pay after you have paid the annual deductible



Coverage for you



High annual coverage limit of S\$2,000,000²



As-charged coverage for inpatient hospital treatments - including pre- and post-hospitalisation coverage of up to 180 days and 365 days³ respectively.



10% co-insurance capped at S\$25,500 per policy year **EXCLUSIVE**



Get up to 5 times MediShield Life claim limit for outpatient cancer drug treatments⁴ on the Cancer Drug List (CDL)⁵ and services **NEW**



Additional cancer coverage including proton beam therapy treatment as well as cell, tissue and gene therapy, and preventive treatment⁶



Covers up to **24 inpatient pregnancy complications**⁷



Coverage for Long-term Parenteral Nutrition (vein feeding) and **Inpatient Palliative Care**

Coverage for your family



Free or discounted Singlife Shield coverage for your children⁸

Choose your preferred healthcare plan

POPULAR

Plan 1

Any standard ward of a private hospital

From S\$1.13/day[†]

Plan 2

Any standard ward (A) of a public hospital

From S\$0.46/day[†]

Plan 3

Any 4-bed (B1) standard ward of a public hospital

From S\$0.28/day[†]

[†] Based on a age 31, excluding MediShield Life premium.

Singlife Health Plus





Enhance your Singlife Shield by adding on a rider



For new customers, this **No Claims Discount**† will apply immediately on your first premium and subsequent renewals. Terms apply¹.

† The total claim amount that we have paid during the assessment period¹⁶ under your Singlife Shield and Singlife Health Plus policies (excluding the claim amount paid by MediShield Life) is less than or equal S\$1,000.

Coverage for you

-  **Co-insurance cap of S\$3,000 per policy year** for treatments made through A&E or our preferred medical providers⁹
-  **Lump-sum payout of S\$10,000 for critical illnesses** per lifetime – additional lump-sum payout of up to S\$3,000 per lifetime for kidney dialysis as a result of kidney failure¹⁰
-  **Covers up to S\$30,000 per policy year** for outpatient cancer drug treatments not on the Cancer Drug List (non-CDL)¹¹
-  **Mental wellness benefit** covers expenses associated with outpatient psychiatric consultation¹² (after 10 months of continuous cover)

Coverage for your family

-  **Covers 50% of Singlife Shield annual deductible** when you stay in a lower ward class than your plan entitlement¹³ (for Singlife Health Plus Private and Public Lite plans)
-  **Free or discounted Singlife Health Plus coverage** for your children¹⁴
-  **Accidental Cover**¹⁵ of S\$1,000 per lifetime for your child

Get better coverage with our comprehensive rider

Private Prime <i>(paired with Shield Plan 1)</i> Any standard ward of a private hospital	Public Prime <i>(paired with Shield Plan 2)</i> Any standard ward (A) of a public hospital	Public Prime <i>(paired with Shield Plan 3)</i> Any 4-bed standard ward of a public hospital
From S\$1.30/day#	From S\$0.62/day#	From S\$0.50/day#

Based on age 31, after No Claims Discount.

Singlife Health Plus

Enhance your Singlife Shield plan for a more comprehensive coverage



Annual Deductible:

The amount you have to pay before Singlife Shield and/or Singlife Health Plus begin to pay



Co-insurance:

The amount you have to pay after you've paid the annual deductible



Pre-authorization:

Singlife assures your treatment is claimable before you proceed with it. This is available when you visit a private medical specialist from our panel



Singlife Health Plus offers various options to reduce your out-of-pocket expenses. Choose the coverage you want.

Main Plan: Singlife Shield	Rider: Singlife Health Plus	With a rider, you pay less for:
Private Hospital Plan 1	Private Lite Treatment in private hospital with enhanced coverage for out-of-pocket expenses	• Co-insurance
	Private Prime Treatment in private hospital with maximum coverage for out-of-pocket expenses	• Co-insurance • Annual Deductible (you don't need to pay the deductible if you see our preferred medical provider)
Public Hospital Plan 2 and Plan 3	Public Lite Treatment in public hospital with enhanced coverage for out-of-pocket expenses	• Co-insurance
	Public Prime Treatment in public hospital with maximum coverage for out-of-pocket expenses	• Annual Deductible

Singlife Shield & Singlife Health Plus

How can adding a rider minimise your financial stress?



Pre-authorization:

Singlife assures your treatment is claimable before you proceed with it. This is available when you visit a private medical specialist from our panel.



Joyce, a 30 year old working mum, has a **Singlife Shield Plan 1**, with **Singlife Health Plus Private Prime**.

She chooses a doctor from Singlife's panel of specialists for her routine check-up and is diagnosed with Atherosclerotic heart disease of native coronary artery and requires surgery. Her medical bill in a **private hospital** totals to S\$220,000.

Singlife Shield Plan 1 with **Singlife Health Plus Private Prime** covers most of Joyce's medical bill, leaving her with little out-of-pocket expenses. Here's how much she has to pay with and without pre-authorization.

With pre-authorization

The pre- and post- hospitalisation coverage for **up to 180 days³** and **365 days³** respectively

Without pre-authorization

The pre- and post- hospitalisation coverage for **up to 90 days** and **180 days** respectively.

Hospital bill S\$220,000

Out-of-pocket expenses:

- Annual Deductible for stay in private hospital S\$0
- Co-insurance (Co-insurance = 5% or maximum of S\$3,000 per policy year, whichever is lower) S\$3,000

Total amount paid by Joyce **S\$3,000**

Remaining bill amount covered by MediShield Life, Singlife Shield and Singlife Health Plus **S\$217,000**

Hospital bill S\$220,000

Out-of-pocket expenses:

- Annual Deductible for stay in private hospital S\$1,000
- Co-insurance (Co-insurance = 5% or maximum of S\$12,750 per policy year, whichever is lower) S\$10,950

Total amount paid by Joyce **S\$11,950**

Remaining bill amount covered by MediShield Life, Singlife Shield and Singlife Health Plus **S\$208,050**

- + She gets S\$150,000 per policy year under the Extra Inpatient Benefit for 5 critical illnesses - heart attack of specified severity, major cancer, stroke, end stage lung disease and end stage liver disease.
- + She also receives a S\$10,000 lump-sum payout under Singlife Health Plus critical illness benefit.

Singlife Shield

How can Singlife Shield help on top of your MediShield Life?



Pre-authorisation:

Singlife assures your treatment is claimable before you proceed with it. This is available when you visit a private medical specialist from our panel.



Sam, a 47 year old investment banker, is diagnosed with Atherosclerotic heart disease of native coronary artery and undergoes a heart surgery. His medical bill in a **private hospital** totals to S\$220,000.

He has a **Singlife Shield Plan 1**, with no rider.

Singlife Shield Plan 1 provides coverage on top of Sam's MediShield Life and reduces Sam's out-of-pocket expenses. Here's how much he has to pay with and without pre-authorisation.

With pre-authorisation

- Up to S\$2M policy year limit.
- The pre- and post- hospitalisation coverage for **up to 180 days³** and **365 days³** respectively.

Without pre-authorisation

- Up to S\$1M policy year limit.
- The pre- and post- hospitalisation coverage for **up to 90 days** and **180 days** respectively.

Hospital bill S\$220,000

Out-of-pocket expenses:

- Annual deductible for stay in private hospital S\$3,500
- Co-insurance (capped at S\$25,500 each policy year) \$21,650

Total amount paid by Sam **S\$25,150**

Remaining bill amount covered by Singlife Shield and MediShield Life **S\$194,850**

Singlife Shield & Singlife Health Plus

Your Guide to Singlife's Panel Specialists
and Pre-authorisation of Medical Expenses



Get the most out of your Singlife Shield with our **Panel of Specialists**



Wide network of **medical specialists** across **various disciplines**



Priority access to our panel specialists
- make an appointment with a private panel specialist within 3 working days



Enjoy preferred rates for outpatient consultations



Pre-authorisation for your medical treatment expenses with private panel specialists[⌘]



Cashless admission and paperless claim with certificate of pre-authorisation (at any of our participating private hospital and clinics) so you can focus on your recovery

[⌘] Pre-authorisation is recommended for policyholders of Singlife Shield Plan 1 as it is available with Singlife's panel of private medical specialists. Singlife Shield Plan 2, Plan 3 and Standard Plan are not designed to cover expenses incurred with private medical specialists, including those on Singlife's panel. Hence, the cost of any hospitalisation, surgery or treatment received at these specialist centres may not be claimable in full under these plans.

Follow this 3-step process when you need a specialist

1

Select a medical specialist

Find a suitable medical specialist from Singlife's panel. Enjoy hassle-free appointment booking and preferred consultation rates.

How to make an appointment:

- Online via singlife.mhcasia.com
- Call 1800 8800 880
- Download Singlife's ClaimConnect app from the Apple App Store or Google Play store

2

Request for Pre-authorisation

Before you proceed, there are two ways to get pre-authorisation:

Ask your private panel specialist to submit a Pre-authorisation Request Form (ie. pre-approval request form) for you, or

Call us at **1800 8800 880** with the necessary information

Apart from the assurance that the claim will be paid, obtaining pre-authorisation also comes with other benefits.

3

Cashless and hassle-free treatment

Focus on your recovery with cashless admission (subject to the approved amount via pre-authorisation) and paperless claims at any of our **participating private hospitals and clinics**. The hospital/clinic will submit your claim directly to us.

For admission at public hospitals, you may request for a **Letter of Guarantee (LoG)** to waive up to S\$80,000 on your admission deposit.

Pre-authorisation: An important step that lets you focus on what matters

As a Singlife Shield policyholder, you can take advantage of our pre-authorisation process for medical expenses. It helps to minimise your financial worries in two ways:

- #1:** Gives you confirmation if your **medical treatment is claimable before you proceed for it** – pre-authorisation is available when you visit a private medical specialist from our panel
- #2:** Assures you that you'll be **covered for pre- and post- hospitalisation for up to 180 days³ and 365 days³** when you seek treatment with a Singlife panel specialist and request for pre-authorisation



Who's eligible for pre-authorisation?

All Singlife Shield policyholders are eligible for pre-authorisation if the admitting doctor is one of our private panel specialists.

If you have Singlife Shield Plan 2 or 3, your medical bills may not be claimable in full as these plans are not designed to cover medical expenses for private medical specialists.



What's a certificate of pre-authorisation?

It's Singlife's confirmation to pre-authorise a medical treatment or procedure.

Request for a certification of pre-authorisation at least 5 working days before your admission date.

Contact us

Speak to your preferred financial adviser representative or visit [singlife.com](https://www.singlife.com) for more details



Important Notes

All ages mentioned refer to age next birthday.

1. No claims discount entitles you to a 15% discount on Singlife Health Plus premiums if:
 - the cover start date or renewal date of your policy is on or after 1 April 2023, and
 - the total claim amount that we have paid during the assessment period under your Singlife Shield and Singlife Health Plus policies (excluding the claim amount paid by MediShield Life) is less than or equal to S\$1,000.

Any refunds (e.g. refunds from other insurance policies that cover the same Life Assured), excluding the refund amount for MediShield Life, which we receive during an assessment period will reduce the total claim amount paid in that assessment period.

2. The policy year limit of S\$2,000,000 assumes that all treatments in the policy year are made through preferred medical provider(s) which includes: Panel specialist or extended panel in a private hospital (with certificate of pre-authorisation), public hospital, community hospital, MOH-approved Inpatient Hospice Palliative Care Service (IHPCS) provider, A&E or subsidised centre for kidney dialysis & panel private dialysis centre.
3. Pre-hospital treatment benefit refers to the eligible expenses incurred up to 180 days before admission for Plan 1, Plan 2 and Plan 3 at public hospitals. Post-hospital treatment benefit refers to the eligible expenses incurred up to 365 days after discharge for Plan 1, Plan 2 and Plan 3 at public hospitals. For pre- and post-hospital treatment at private hospitals, you must have received a certificate of pre-authorisation via Singlife's panel of medical specialists for your hospital stay.
4. Only cancer drug treatments on the Cancer Drug List (CDL) are claimable under Outpatient Cancer Drug Treatment benefit. Outpatient Cancer Drug Services that are part of a cancer drug treatment (including treatments not on the CDL), are claimable under the Outpatient Cancer Drug Services benefit.
5. Visit <https://go.gov.sg/moh-cancerdruglist> to view the latest version of the CDL. This list currently covers most cancer drug treatments approved by the Health Sciences Authority (HSA) and will be updated every few months by MOH.
6. **Inpatient and outpatient Proton Beam Therapy treatment**
Pays 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.

Inpatient and Outpatient Cell, Tissue and Gene Therapy

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.

Preventive treatment for cancer

Preventive treatment for cancer covers surgery to prevent further cancer if the Life Assured already had treatment for cancer and we have paid for the treatment.

7. Pregnancy complications must be first diagnosed by a registered obstetrician after a waiting period of 10 months. Please note that delivery charges are also not covered, except in the event of caesarean section with hysterectomy.
8. Free Singlife Shield coverage refers to free newborn coverage benefit which starts from the date a newborn child(ren) is 15 days old or the date of discharge from hospital after birth, whichever is later. The free coverage ends on the date the newborn is 6 months old or takes up a MediSave-approved Integrated Shield Plan, whichever is earlier. Both parents must be covered under Singlife Shield Plan 1 or Plan 2 continuously for at least 10 months from the cover start date of their respective policies on the newborn's date of birth. Pre-hospital treatment received before and post-hospital treatment received after the free coverage period are excluded.

Discounted premium rates for child(ren) refers to the Family Discount for Child(ren) under Plan 2 coverage for up to 4 children, applicable till the child is 20 Age Next Birthday (ANB), if both parents are covered under Singlife Shield Plan 1 or Plan 2. Please refer to the Product Summary for more details.
9. Preferred medical provider means any of the following:
 - panel specialist or extended panel in a private hospital (with certificate of pre-authorisation),
 - public hospital,
 - community hospital,
 - MOH-approved Inpatient Hospice Palliative Care Service (IHPCS) provider,
 - subsidised centre for kidney dialysis, or
 - panel private dialysis centre
10. Additional critical illness benefit for kidney failure will be covered based on the type of centre or hospital at which the Life Assured receives the dialysis.

Important Notes *(continued)*

11. We will pay for outpatient cancer drug treatment set out in 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.

12. We will pay for expenses associated with outpatient psychiatric consultation (including medication prescribed and standard diagnostic tests on the same visit), subject to co-insurance and up to the limits specified in the Benefits Schedule.

Your policy must be in force for at least 10 continuous months starting from the cover start date of this policy.

13. **Ward Downgrade Benefit:**

If the Life Assured is an inpatient at a Singapore restructured hospital, we pay this benefit as shown in the benefit schedule as long as:

- the admission as an inpatient is recommended by a doctor as necessary medical treatment; and
- the Life Assured stays in the following wards lower than his/her chosen plan:
 - For Plan 1, any standard ward of a restructured hospital;
 - For Plan 2, a 4-bed (B1) standard ward or below of a restructured hospital; or
 - For Plan 3, a 6-bed (B2) standard ward or below of a restructured hospital.

14. Your dependant child who is covered under Singlife Shield's family discount for child(ren) is also eligible for free cover under Singlife Health Plus Public Lite attached to Singlife Shield Plan 2, up to 20 years old (age next birthday). This is provided that both parents are covered under Singlife Shield Plan 1 or 2, together with either of these Singlife Health Plus options – Private/Public Lite, Private Cover or Private/Public Prime. The child shall enjoy the same benefits provided under the Public Lite policy attached to Singlife Shield Plan 2 of the Benefits Schedule.

Your dependant child who is covered under Singlife Shield's family discount for child(ren) is also eligible for the Preferred Rate for Children under Singlife Health Plus Public Prime attached to Singlife Shield Plan 2, up to 20 years old (age next birthday). This is provided that both parents are covered under Singlife Shield Plan 1 or 2, together with either of these Singlife Health Plus options – Private/Public Lite, Private Cover or Private/ Public Prime. The child shall enjoy the same benefits provided under Public Prime policy attached to Singlife Shield Plan 2 of the Benefits Schedule.

15. We will only pay this benefit once during the lifetime of the Life Assured.

16. Assessment period means the following periods starting two months before your next policy renewal date:

- For the first policy year, the past 10 months
- For the second policy year, the past 22 months
- For the third policy year onwards, the past 24 months

Any refunds (e.g. refunds from other insurance policies that covers the same Life Assured), excluding the refund amount for MediShield Life, which we receive during an assessment period will reduce the total claim amount paid in that assessment period.

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.

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 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 on 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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