



MyCare | MyCare Plus

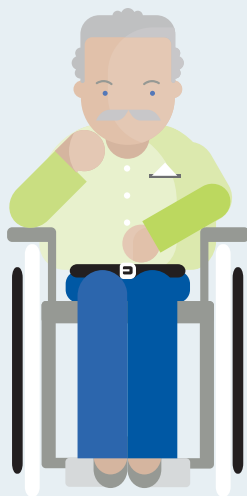
An ElderShield supplement
with higher payouts for long-term care



Let's talk about
long-term care.

1 in 2

healthy Singaporeans aged 65 could
become severely disabled in their
lifetime, and may need long-term care¹.



While you can control things like your eating habits
and level of physical activity, the truth is it's difficult to be
absolutely certain that severe disability won't happen to you.

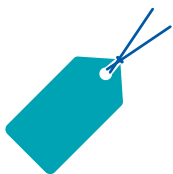
A severe disability can dramatically affect you and
your loved ones — both psychologically and financially.

So how much will it cost you?

Having a severe disability means you'll need help with basic personal tasks like feeding and moving around, what's known as long-term care.

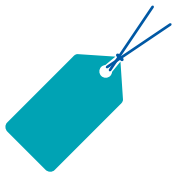
Aside from a care provider, you may need mobility aids, rehabilitation therapy and dietary supplements.

Such long-term care can be prolonged and costly, which can quickly drain your life savings and even your claim payouts from other insurance plans.



S\$1,200 to S\$3,500 a month

Cost of staying in a nursing home²



**4 years is the median duration
for severe disability in Singapore¹**



**3 in 10 could remain severely disabled
for 10 years or more¹**

The good news!

While no one is immune to disability, you can **minimise the financial burden of long-term care with MyCare or MyCare Plus.**

Introducing **MyCare** and **MyCare Plus**

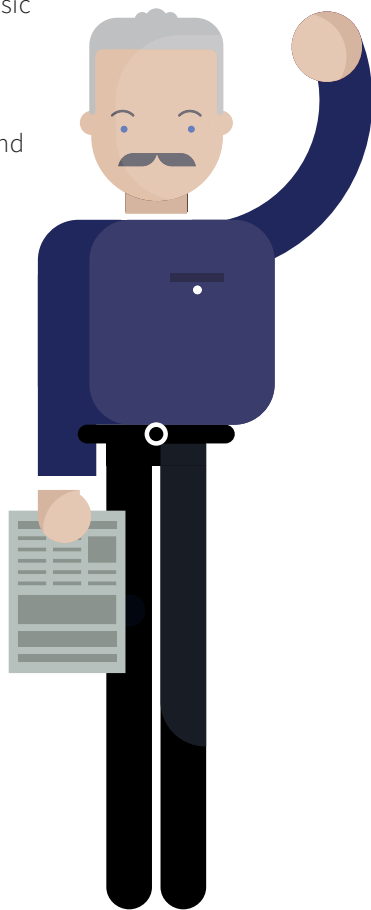
Upon turning 40, CPF members with Medisave are automatically covered by ElderShield, unless they opt out of the scheme. The national long-term care scheme provides a monthly payout to help cover your basic expenses in the event of severe disability.

But because long-term care costs keep rising and without an end date on the disability, you need a plan to help you. Aviva is one of the insurers appointed by the Ministry of Health to offer you ElderShield supplements that enhance your basic ElderShield coverage.

With MyCare or MyCare Plus, your ElderShield cover transforms into a lifetime³ of benefits – and premiums don't increase with age.

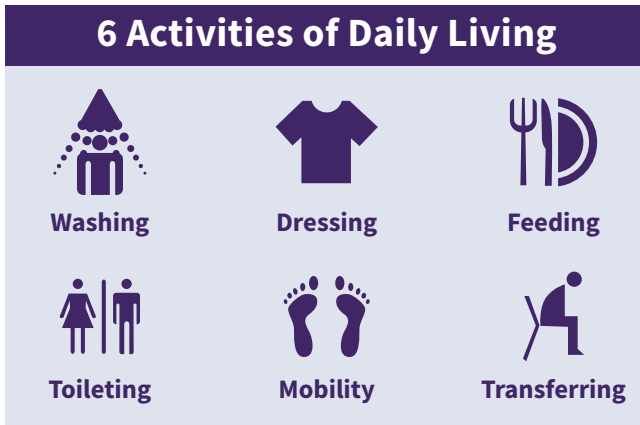
The best part:

You can pay premiums using your Medisave funds of up to S\$600 per calendar year per Life Assured⁴. Your Medisave funds can also be used to cover your spouse, siblings, parents or grandparents.



How MyCare works with ElderShield

With ElderShield, you'll get payouts when you're unable to perform at least 3 of the 6 Activities of Daily Living⁵ (ADL). Depending on your plan, you'll receive monthly cash of S\$300 or S\$400 for up to 5 or 6 years.



For greater confidence in managing your long-term care expenses, you can add on **MyCare** or **MyCare Plus** and receive larger payouts for a longer duration.

One policy, many options

Whether you choose MyCare or MyCare Plus, you can customise your policy by picking the coverage option that suits you best.

Features	ElderShield	MyCare	MyCare Plus
Requirements for Benefits Payout	Inability to perform at least 3 out of 6 ADL		Inability to perform at least 2 out of 6 ADL
Benefit Payout Duration	Up to 6 years (72 months)	Lifetime payout or up to 12 years (144 months)	
Premium Term	Pay up to the policy anniversary after your 65 th birthday (66 age next birthday)	(i) Lifetime; or (ii) Pay up to the policy anniversary after your 65 th birthday (66 age next birthday), or for 20 years, whichever is later	Lifetime
Monthly Severe Disability Benefit	Up to S\$400	S\$600 to S\$5,000 (in increments of S\$100), including ElderShield benefit	
Lump Sum Benefit	Nil	Additional 3 times of your first monthly benefit ⁶	
Rehabilitation Benefit ⁷	Nil	50% of your monthly benefit ⁶ for the remaining Benefit Payout Duration	Nil
Dependant Care Benefit	Nil	Additional S\$200 per month up to 36 months if you have a child aged 21 years and below at point of claim	
Death Benefit	Nil	Additional 3 times of your last drawn monthly benefit ⁶	
Waiting Period	90 days. Waived for accidental causes and insureds under the auto-coverage arrangement	Nil	90 days. Waived for accidental causes and/or inability to perform 3 or more ADL
Deferment Period	90 days		

Here's what MyCare can do for you

Mr Lim, 41 age next birthday (ANB), buys MyCare with S\$1,000 monthly benefit. The monthly benefit is inclusive of his basic ElderShield400 benefit. He chooses the lifetime Benefit Payout Duration, and lifetime premium payment term, paying S\$349.14 a year using his Medisave funds.

At age 48 ANB, Mr Lim has a stroke and is paralysed from neck down. He's certified to be unable to perform **3 ADL**.

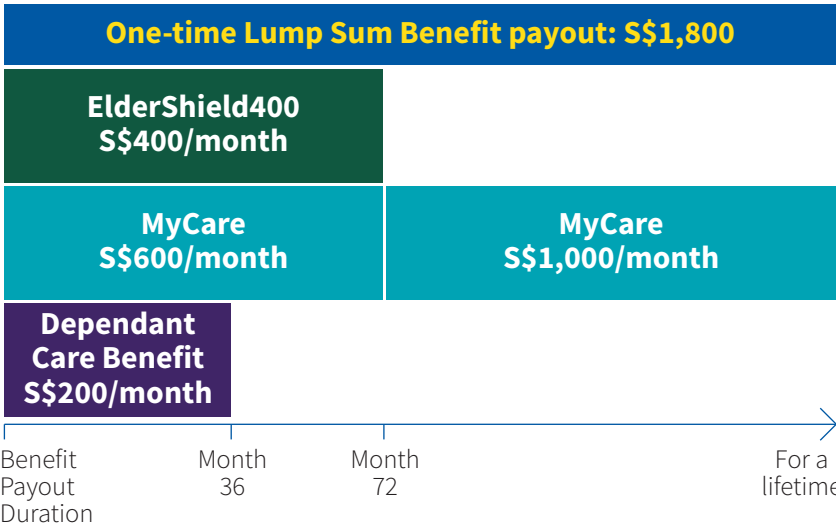
With MyCare, he gets the assurance of bigger payouts and for as long as he's severely disabled.

MyCare also gives him an additional one-time Lump Sum Benefit payout equivalent to three times of his first monthly MyCare benefit. And because he has a child aged 21 and below, he receives the Dependant Care Benefit of S\$200 per month too.

Assuming Mr Lim's condition persists for a lifetime, his payout is outlined below. He also does not have to pay premiums when receiving these payouts⁸.



Mr Lim, 48 ANB, suffers a stroke and is unable to perform **3 ADL**.



Here's what MyCare Plus can do for you

Mr Tan, 41 ANB, buys MyCare Plus with S\$1,000 monthly benefit. The monthly benefit is inclusive of his basic ElderShield400 benefit. He chooses the lifetime Benefit Payout Duration, paying S\$436.56 a year using his Medisave funds.

At age 48 ANB, Mr Tan has a stroke and is unable to perform **2 ADL**.

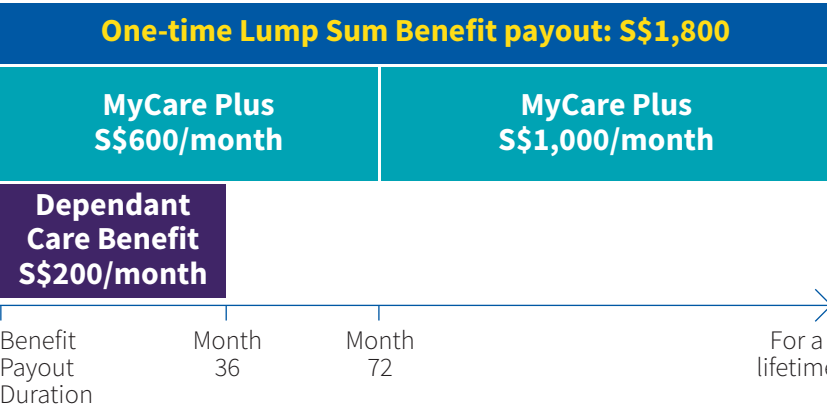
With MyCare Plus, he gets the assurance of payouts **even though he is not eligible to make a claim under his basic ElderShield400 policy**.

MyCare Plus also gives him an additional one-time Lump Sum Benefit payout equivalent to three times of his first monthly MyCare Plus benefit. And because he has a child aged 21 and below, he receives the Dependant Care Benefit of S\$200 per month too.

Assuming Mr Tan's condition persists for a lifetime, his payout is outlined below. He also does not have to pay premiums when receiving these payouts⁸.



Mr Tan, 48 ANB, suffers a stroke and is unable to perform **only 2 ADL**.



**Ready to take charge and
ensure a lifetime of security for
yourself and your family?**

Speak to your financial adviser
representative or visit
www.aviva.com.sg



Important notes:

- 1 Source: Ministry of Health, retrieved on 4 September 2019 from www.moh.gov.sg/careshieldlife/long-term-care-financing
- 2 Source: The Sunday Times© Singapore Press Holdings Limited.
Extracted with permission.
“Singapore nursing home models ‘need to balance benefits, cost’”, 31 July 2016.
- 3 Applicable only if you opt for lifetime Benefit Payout Duration. Alternatively, you may choose to take up MyCare with a 12-year (144 months) Benefit Payout Duration.
- 4 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.
- 5 Severe Disability shall mean the inability to perform at least 3 of the 6 (for ElderShield / MyCare) or 2 of the 6 (for MyCare Plus) Activities of Daily Living. For detailed definitions, please refer to the Product Summary.
- 6 Monthly benefit refers to the monthly Severe Disability Benefit under MyCare or MyCare Plus, where applicable.
- 7 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.
- 8 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.

You need to have a basic ElderShield policy with any of the ElderShield insurers appointed by the Ministry of Health before purchasing MyCare or MyCare Plus.

The policy is underwritten by Aviva Ltd.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. A copy of the Product Summary may be obtained from Aviva Ltd and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

Buying an accident and/or health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

This brochure 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 is accurate as at December 2019.

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 Aviva Ltd or visit the Life Insurance Association or SDIC websites (**www.lia.org.sg** or **www.sdic.org.sg**).

Aviva Ltd

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 7788

Website: www.aviva.com.sg

Company Reg. No.: 196900499K

GST Reg. No.: MR-8500166-8

