MyShield
Standard Plan Product Factsheet

To provide you with an affordable option for additional coverage beyond basic MediShield Life, the Ministry of Health (MOH) has worked closely with private insurers such as Singlife to develop a Standard Integrated Shield Plan (IP) based on coverage at Class B1 (4-bed) wards.

Key Benefits

- Covers hospital stays up to Class B1 (4-bed) in restructured hospitals
- Provides higher coverage than MediShield Life for a range of inpatient and outpatient treatments
- Provides higher Annual Claim Limit than MediShield Life
- Guaranteed renewability and lifetime cover

Benefits Schedule

Benefits Schedule in SG Dollars				
Benefit Parameters	**MyShield Standard Plan** (Payout includes MediShield Life payout)	**MediShield Life** (as of March 2021)		
Hospital ward type	Any 4-bed standard ward of a restructured hospital	Any 6-bed (B2) standard ward of a restructured hospital		
Inpatient hospital treatment				
Daily room, board and medical related services[1]	S$1,700 per day	S$800 per day (S$1,000 per day for first 2 days)		
Intensive care unit (ICU)[1]	S$2,900 per day	S$2,200 per day (S$2,400 per day for first 2 days)		
<u>Surgical benefit</u>[2] **(per surgery)**		A	B	C
Table 1 A/B/C (less complex procedures)	S$590	S$240	S$340	S$340
Table 2 A/B/C	S$1,670	S$580	S$760	S$760
Table 3 A/B/C	S$3,290	S$1060	S$1,160	S$1,280
Table 4 A/B/C	S$4,990	S$1,540	S$1,580	S$1,640
Table 5 A/B/C	S$8,760	S$1,800	S$2,180	S$2,180
Table 6 A/B/C	S$11,670	S$2,360	S$2,360	S$2,360
Table 7 A/B/C (more complex procedures)	S$16,720	S$2,600	S$2,600	S$2,600
Surgical implants and medical consumables[3]	S$9,800 per admission	S$7,000 per admission		
Radiosurgery[4]	S$9,600 per procedure	S$10,000 per treatment course		
Stay in a community hospital[5] (Rehab)	S$650 per day	S$350 per day		
Stay in a community hospital[5] (Sub-acute)		S$430 per day		
Inpatient psychiatric treatment	S$500 per day up to 35 days per policy year	S$160 per day up to 60 days per policy year		

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Singlife with AVIVA

<table>
<tr><th colspan="5">Benefits Schedule in SG Dollars</th></tr>
<tr><th colspan="2">Benefit Parameters</th><th>MyShield Standard Plan
(Payout includes MediShield Life payout)</th><th colspan="2">MediShield Life
(as of March 2021)</th></tr>
<tr><td colspan="5">Major outpatient treatment</td></tr>
<tr><td colspan="2">Outpatient kidney dialysis</td><td>S$2,750 per month</td><td colspan="2">S$1,100 per month</td></tr>
<tr><td colspan="2">Outpatient erythropoietin</td><td>S$450 per month</td><td colspan="2">S$200 per month</td></tr>
<tr><td colspan="5">Outpatient cancer treatment which includes:</td></tr>
<tr><td colspan="2">- Chemotherapy</td><td>S$5,200 per month</td><td colspan="2">S$3,000 per month</td></tr>
<tr><td colspan="2">- External or superficial radiotherapy (Hemi-body radiotherapy)</td><td rowspan="2">S$550 per treatment</td><td colspan="2">S$900 per treatment</td></tr>
<tr><td colspan="2">- External or superficial radiotherapy (except hemi-body radiotherapy)</td><td colspan="2">S$300 per treatment</td></tr>
<tr><td colspan="2">- Brachytherapy, with or without external radiotherapy</td><td>S$1,100 per treatment</td><td colspan="2">S$500 per treatment</td></tr>
<tr><td colspan="2">- Stereotactic radiotherapy</td><td>S$1,800 per treatment</td><td colspan="2">S$1,800 per treatment</td></tr>
<tr><td colspan="2">Major organ transplant – approved Immunosuppressant drugs</td><td>S$1,200 per month</td><td colspan="2">S$550 per month</td></tr>
<tr><td colspan="5">Pro-ration factor</td></tr>
<tr><td colspan="2"></td><td>Singapore citizen (SC) / Singapore Permanent Resident (SPR)</td><td>SC</td><td>SPR</td></tr>
<tr><td rowspan="11">Restructured hospital</td><td>Class C ward</td><td>100%</td><td>100%</td><td>44%</td></tr>
<tr><td>Class B2 ward</td><td>100%</td><td>100%</td><td>58%</td></tr>
<tr><td>Class B2+ ward</td><td>100%</td><td>70%</td><td>47%</td></tr>
<tr><td>Class B1 ward</td><td>100%</td><td>43%</td><td>38%</td></tr>
<tr><td>Class A ward</td><td>80%[6]</td><td>35%</td><td>35%</td></tr>
<tr><td>Subsidised short stay ward</td><td>100%</td><td>100%</td><td>58%</td></tr>
<tr><td>Unsubsidised short stay ward</td><td>100%</td><td>35%</td><td>35%</td></tr>
<tr><td>Subsidised day surgery</td><td>100%</td><td>100%</td><td>58%</td></tr>
<tr><td>Unsubsidised day surgery</td><td>100%</td><td>35%</td><td>35%</td></tr>
<tr><td>Subsidised major outpatient treatment</td><td>100%</td><td>100%</td><td>67%</td></tr>
<tr><td>Unsubsidised major outpatient treatment</td><td>100%</td><td>50%*</td><td>50%*</td></tr>
<tr><td rowspan="3">Private hospital</td><td>Inpatient</td><td>50%[6]</td><td>25%</td><td>25%</td></tr>
<tr><td>Day surgery</td><td>65%[6]</td><td>25%</td><td>25%</td></tr>
<tr><td>Major outpatient treatment</td><td>65%[6]</td><td>50%*</td><td>50%*</td></tr>
<tr><td rowspan="3">Community hospital</td><td>Class C ward
Class B2 ward
Class B2+ ward</td><td>100%</td><td>100%</td><td>50%</td></tr>
<tr><td>Class B1 ward</td><td>100%</td><td>50%</td><td>50%</td></tr>
<tr><td>Class A ward</td><td>80%[6]</td><td>50%</td><td>50%</td></tr>
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<tr><th colspan="3">Benefits Schedule in SG Dollars</th></tr>
<tr><th>Benefit Parameters</th><th>MyShield Standard Plan
(Payout includes MediShield Life payout)</th><th>MediShield Life
(as of March 2021)</th></tr>
<tr><td colspan="3">Annual deductible[7] for life assured aged 80 years and below next birthday</td></tr>
<tr><td>Inpatient</td><td colspan="2"></td></tr>
<tr><td>Class C ward</td><td>S$1,500</td><td>S$1,500</td></tr>
<tr><td>Class B2 / B2+ ward</td><td>S$2,000</td><td rowspan="3">S$2,000</td></tr>
<tr><td>Class B1 ward</td><td>S$2,500</td></tr>
<tr><td>Class A ward / Private hospital</td><td>S$2,500</td></tr>
<tr><td>Subsidised day surgery/ short stay ward</td><td>S$1,500</td><td rowspan="2">S$1,500</td></tr>
<tr><td>Unsubsidised day surgery/ short stay ward</td><td>S$2,000</td></tr>
<tr><td colspan="3">Annual deductible[7] for life assured aged 81 years and above next birthday</td></tr>
<tr><td>Inpatient</td><td colspan="2"></td></tr>
<tr><td>Class C ward</td><td>S$2,000</td><td>S$2,000</td></tr>
<tr><td>Class B2 / B2+ ward</td><td>S$3,000</td><td rowspan="3">S$3,000</td></tr>
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<tr><td>Unsubsidised day surgery / short stay ward</td><td>S$3,000</td></tr>
<tr><td colspan="3">Co-insurance</td></tr>
<tr><td colspan="3">All ward classes and day surgery claimable amount[8]</td></tr>
<tr><td>Inpatient (including day surgery) S$0 - S$3,000</td><td rowspan="5">10%
(applicable to claimable amount after deductible)</td><td>10%</td></tr>
<tr><td>Inpatient (including day surgery) S$3,001 - S$5,000</td><td>10%</td></tr>
<tr><td>Inpatient (including day surgery) S$5,001 - S$10,000</td><td>5%</td></tr>
<tr><td>Inpatient (including day surgery) >S$10,000</td><td>3%</td></tr>
<tr><td>Major outpatient treatment[9]</td><td>10%</td></tr>
<tr><td colspan="3">Maximum Claim Limits</td></tr>
<tr><td>Policy year limit</td><td>S$150,000</td><td>S$150,000</td></tr>
<tr><td>Lifetime limit</td><td>Unlimited</td><td>Unlimited</td></tr>
<tr><td colspan="3">Age Limits (age next birthday)</td></tr>
<tr><td>Last entry age</td><td>None</td><td>None</td></tr>
<tr><td>Maximum coverage age</td><td>Lifetime</td><td>Lifetime</td></tr>
</table>

Singlife with AVIVA

Footnotes

1. Includes treatment fees, meals, prescriptions, medical consumables, doctor's attendance fees, medical examinations, laboratory tests and miscellaneous medical charges.

2. Classified according to their level of complexity, which increases from Table 1 to Table 7.

3. Includes:
   - Intravascular electrodes used for electrophysiological procedures
   - Percutaneous Transluminal Coronary Angioplasty (PTCA) Balloons
   - Intra-aortic balloons (or Balloon Catheters)
   - Intraocular lens for cataracts

4. Radiosurgery includes Novalis radiosurgery and Gamma Knife treatments which can be performed as an inpatient or day surgery procedure. The applicable annual deductible and pro-ration factor for radiosurgery will depend on its classification as an inpatient or day surgery procedure.

5. Upon referral from the attending doctor in a restructured hospital/private hospital for immediate admission to a community hospital for continuous stay. The treatment in the community hospital must arise from the same injury or illness that resulted in the life assured's inpatient treatment in the restructured hospital or private hospital.

   Rehabilitative care refers to therapy to improve the life assured's post-illness disability and functional impairment. Sub-acute care is for complicated medical conditions that require additional medical and nursing care at a lower intensity compared to that provided at the acute hospitals.

6. Pro-ration factor is applied to reduce bills for higher class wards/private hospitals to Singapore restructured hospital 4-bed ward equivalent in the claims computation. This is not applicable to expenses incurred for major outpatient treatment and day surgery at a Singapore restructured hospital and for major outpatient treatment at a subsidised dialysis or cancer centre in Singapore.

7. Annual deductible is waived for major outpatient treatments.

8. Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ration, if needed.

9. Co-insurance for major outpatient treatments is 10% of a percentage of the charges incurred.

*Note: Pro-ration for unsubsidised outpatient cancer treatments will be applicable from 1 Nov 2016 onwards. Dialysis-related treatment and immunosuppressants will not be pro-rated.

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Premium Rates
The table below shows the breakdown of premiums for a standard life^.

MyShield Standard Plan
(For Singapore Citizens and Singapore Permanent Residents)

Annual premium per person in SG Dollars (inclusive of 7% GST).
Premium rates are non-guaranteed

Age Next Birthday	MediShield Life Premiums (Fully payable by MediSave*)	Additional Private Insurance Coverage		
		Premiums	Additional Withdrawal Limits	Cash outlay
1 to 20	145.00	65.27	300.00	0.00
21 to 30	250.00	66.34	300.00	0.00
31 to 40	390.00	87.74	300.00	0.00
41 to 45	525.00	118.77	600.00	0.00
46 to 50	525.00	132.68	600.00	0.00
51 to 55	800.00	159.43	600.00	0.00
56 to 60	800.00	162.64	600.00	0.00
61 to 65	1,020.00	281.41	600.00	0.00
66 to 70	1,100.00	391.62	600.00	0.00
71 to 73	1,195.00	622.74	900.00	0.00
74 to 75	1,320.00	723.32	900.00	0.00
76 to 78	1,530.00	966.21	900.00	66.21
79 to 80	1,590.00	970.49	900.00	70.49
81 to 83	1,675.00	1,188.77	900.00	288.77
84 to 85	1,935.00	1,196.26	900.00	296.26
86 to 88	2,025.00	1,728.05	900.00	828.05
89 to 90	2,025.00	1,799.74	900.00	899.74
91 to 93	2,055.00	1,947.40	900.00	1,047.40
94 to 95	2,055.00	2,025.51	900.00	1,125.51
96 to 98	2,055.00	2,105.76	900.00	1,205.76
99 and up	2,055.00	2,188.15	900.00	1,288.15

^ A standard life is a life assured who, at point of proposal, does not have any pre-existing conditions.

* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The net MediShield Life Premium Payable after accounting for these is fully payable by MediSave.

Need more help?

Speak with your preferred financial adviser representative or visit www.singlife.com/MyShield for more details.

Important notes:

This factsheet 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 January 2022.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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