

## One policy, many options

MyCare and MyCare Plus will provide you with a higher monthly payout than ElderShield, which can be used to cover more expenses needed for long-term care. You can customise your policy by choosing the coverage options that are right for you.

Features	ElderShield400	MyCare	MyCare Plus
Requirements for Benefit Payouts	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)	Unlimited lifetime payout or up to 12 years (144 months)	
Premium term	Pay till 66 age next birthday	(i) Lifetime or (ii) Pay till 66 age next birthday or for 20 years from entry age, whichever is later	Lifetime
Monthly Severe Disability Benefit	S\$400	\$600 to \$5,000 (in increments of S\$100) Including basic ElderShield benefit	
Lump Sum Benefit	Nil	Additional 3 times your first monthly benefit <sup>6</sup>	
Rehabilitation Benefit <sup>7</sup>	Nil	50% your monthly benefit <sup>6</sup> up to the end of the Benefit Payout Duration	Not applicable
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 your last drawn monthly benefit <sup>6</sup>	
Waiting Period	90 days/waived for accidental causes and auto coverage	No waiting period	90 days/waived for accidental cause and/ or inability to perform 3 or more ADL
Deferment Period	90 days	90 days	90 days

## One last reminder for greater peace of mind

Ageing is a natural part of our lives; and progressive disability in our senior years is a very real possibility. With current medical advances, more people tend to live longer. And with longer lifespan comes a higher risk of disability.

In Singapore, it is estimated that 1 in 12 elderly persons suffer from disabilities as a result of ageing and illness; 3% of the aged 65 and above are unable to move by themselves and 8% needs help with Activities of Daily Living<sup>8</sup>.

Chronic illness, accidental injuries or old age can all lead to disability and the need for long-term care. This can exhaust your savings and even the claim payouts from other insurance plans. However, you can take charge and ensure long-term security for you and your family—with MyCare or MyCare Plus.

To find out more, speak to your personal financial adviser or visit [www.aviva.com.sg](http://www.aviva.com.sg)

**Sign up now to enjoy special tie-ups on healthcare services from our participating healthcare services providers.**

## About Aviva

Aviva provides 43 million customers with insurance, savings and investment products.

We are the UK's largest insurer and one of Europe's leading providers of life and general insurance.

We combine strong life insurance, general insurance and asset management businesses under one powerful brand.

We are committed to serving our customers well in order to build a stronger, sustainable business, which makes a positive contribution to society, and for which our people are proud to work.

## What you need to know

<sup>1</sup> Source: The Straits Times, "Similar trend for stroke cases likely in Singapore", 11 February 2011.

<sup>2</sup> Source: The Sunday Times, "Young people, old ailments", 14 March 2010.

<sup>3</sup> Source: [https://www.moh.gov.sg/content/moh\\_web/home/costs\\_and\\_financing/schemes\\_subsidies/ElderShield.html](https://www.moh.gov.sg/content/moh_web/home/costs_and_financing/schemes_subsidies/ElderShield.html), under FAQs section, question 11.

<sup>4</sup> Applicable only if you opt for lifetime benefit payout duration. Alternatively, you may choose to take up MyCare with 12 year (144 months) Benefit Payout duration.

<sup>5</sup> 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 the detailed definitions, please refer to the product summary or the policy contract.

<sup>6</sup> Monthly benefit refers to the applicable Severe Disability Benefit under MyCare or MyCare Plus, where applicable.

<sup>7</sup> The Rehabilitation Benefit will be payable following a Severe Disability claim for the same benefit payout duration as the Severe Disability Benefit.

<sup>8</sup> Source: Ageless Online, "Understanding Long Term Care", 9 Oct 2009.

## Important Notes

You need to have a basic ElderShield policy with any of the ElderShield insurers appointed by MOH 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 product summary in relation to MyCare or MyCare Plus is available and may be obtained from Aviva Ltd or the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product.

In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. 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. In the event of any inconsistencies between the English language version and the Chinese language version, the English language version of this brochure shall prevail. Information is correct at time of publishing.

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**Easier**  
to get more  
out of life

**MyCare | MyCare Plus**  
Long-term care insurance



## Reduce your worries

Ailments like stroke<sup>1</sup>, dementia and arthritis<sup>2</sup>, which usually appear later in life, are showing up at a younger age. And severe disability from accidents or illnesses can happen to anyone at any age.

Such unfortunate incidents can dramatically affect us and our loved ones – psychologically as well as financially. To help you prepare for an unexpected downturn in your health and ease your concerns about expensive long-term medical care, we created...

## MyCare and MyCare Plus

### One more way to use your Medisave or one less thing to worry about?

We see it as both: one good way to use your Medisave for one less worry in life.

As you may know, CPF members with Medisave are automatically covered by ElderShield at the age of 40. This provides a monthly cash payout to help alleviate the out-of-pocket expenses for the care of a severely-disabled person. For higher and longer payout period, supplement basic ElderShield coverage with MyCare or MyCare Plus.

With MyCare or MyCare Plus, you can transform your ElderShield cover into lifetime<sup>4</sup> benefits with premiums that do not increase with age.

The best part about this insurance is that not only can you use cash, you can use Medisave Funds of up to S\$600 per calendar year per Life Assured. What's more, you can use your Medisave Funds to cover your spouse, parents or grandparents.

**<sup>3</sup>Based on UK's experience, men and women have a 35% and 45% chance of being disabled in their lifetime respectively.**

***Medical insurance provides limited cover once you leave hospital. Expenses can quickly become \$1000's per month.***

## Enjoy earlier payouts with MyCare Plus

ElderShield payouts start when you are unable to perform at least 3 out of the 6 Activities of Daily Living<sup>5</sup> (ADL). MyCare helps to increase and lengthen the ElderShield payout. And MyCare Plus pays out when there is an inability to perform at least 2 out of the 6 ADL<sup>5</sup>.

Whichever plan you choose, it's our way of offering you faster financial relief at a time when you need support the most.

### 6 ACTIVITIES OF DAILY LIVING



#### Washing

The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.



#### Dressing

The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.



#### Feeding

The ability to feed oneself food after it has been prepared and made available.



#### Toileting

The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.



#### Mobility

The ability to move indoors from room to room on level surfaces.



#### Transferring

The ability to move from a bed to an upright chair or wheelchair, and vice versa.

## We're committed to offering better payouts to our customers

### MyCare

Consider the case of a 42-year-old Mr Lim who has a stroke and is paralysed from neck down. He is certified to have failed more than 3 ADL. With ElderShield, he is able to claim \$400 per month for up to 6 years (assuming he's covered under ElderShield400). With MyCare he is able to enhance his payouts to a bigger amount and for a longer period.

### Mr. Lim's payout is outlined below.

	First 72 months	73 <sup>rd</sup> month onwards for up to a lifetime
From ElderShield400	S\$400/month	S\$0
From MyCare	S\$600/month	S\$1,000/month
Total	S\$1,000/month	S\$1,000/month

### MyCare Plus

Consider the same person - certified by the doctor to have failed 2 ADL. He is unable to claim under ElderShield. With MyCare Plus, he could make a claim.

	First 72 months	73 <sup>rd</sup> month onwards for up to a lifetime
From ElderShield400	S\$0	S\$0
From MyCare Plus	S\$600/month	S\$1,000/month
Total	S\$600/month	S\$1,000/month

### And, there's extra cash too

In both cases Mr Lim also receives a 1-time lump sum payout of \$1,800 from MyCare or MyCare Plus. If he has at least one child aged 21 years or below at point of claim, he'll also receive a Dependent Care Benefit of \$200/month for up to 36 months.

Above examples are for illustration purposes only. Example assumes Mr Lim is an ElderShield400 policyholder who bought MyCare or MyCare Plus with S\$1,000 monthly benefit payable for a lifetime. We are assuming his condition persists for a lifetime.