

## MyShield Standard Plan Product Factsheet

To provide you with an affordable option for additional coverage beyond basic MediShield Life, Ministry of Health (MOH) has worked closely with private insurers such as Aviva 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) wards 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
Hospital ward type	Any 4-bed standard ward of a restructured hospital	Any 6-bed (B2) standard ward of a restructured hospital
<b>Inpatient hospital treatment</b>		
Daily room, board and medical related services <sup>1</sup>	S\$1,700 per day	S\$700 per day
Intensive care unit (ICU) <sup>1</sup>	S\$2,900 per day	S\$1,200 per day
<b>Surgical Benefit<sup>2</sup></b>		
Table 1 (less complex procedures)	S\$590 per surgery	S\$200 per surgery
Table 2	S\$1,670 per surgery	S\$480 per surgery
Table 3	S\$3,290 per surgery	S\$900 per surgery
Table 4	S\$4,990 per surgery	S\$1,150 per surgery
Table 5	S\$8,760 per surgery	S\$1,400 per surgery
Table 6	S\$11,670 per surgery	S\$1,850 per surgery
Table 7 (more complex procedures)	S\$16,720 per surgery	S\$2,000 per surgery
Surgical implants and medical consumables <sup>3</sup>	S\$9,800 per admission	S\$7,000 per admission
Radiosurgery <sup>4</sup>	S\$9,600 per procedure	S\$4,800 per procedure
Stay in a community hospital <sup>5</sup>	S\$650 per day	S\$350 per day
Inpatient psychiatric treatment	S\$500 per day up to 35 days per policy year	S\$100 per day up to 35 days per policy year
<b>Major outpatient treatment</b>		
Outpatient kidney dialysis	S\$2,750 per month	S\$1,000 per month
Outpatient erythropoietin	S\$450 per month	S\$200 per month
Outpatient cancer treatment which includes:		
– Chemotherapy	S\$5,200 per month	S\$3,000 per month
– External or superficial radiotherapy	S\$550 per treatment	S\$140 per treatment
– Brachytherapy, with or without external radiotherapy	S\$1,100 per treatment	S\$500 per treatment
– Stereotactic radiotherapy	S\$1,800 per treatment	S\$1,800 per treatment
Major organ transplant-approved immunosuppressant drugs	S\$1,200 per month	S\$200 per month

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### Benefits Schedule *(continued)*

Benefits Schedule in SG Dollars				
Benefit Parameters		MyShield Standard Plan (Payout includes MediShield Life payout)	MediShield Life	
Pro-ration factor				
		Singapore Citizen (SC) / Singapore Permanent Resident (SPR)	SC	SPR
Restructured hospital	Class C ward	100%	100%	44%
	Class B2 ward	100%	100%	58%
	Class B2+ ward	100%	70%	47%
	Class B1 ward	100%	43%	38%
	Class A ward	80% <sup>6</sup>	35%	35%
	Subsidised short stay ward	100%	100%	58%
	Unsubsidised short stay ward	100%	35%	35%
	Subsidised day surgery	100%	100%	58%
	Unsubsidised day surgery	100%	35%	35%
	Subsidised major outpatient treatment	100%	100%	67%
Unsubsidised major outpatient treatment	100%	50% <sup>7</sup>	50% <sup>7</sup>	
Private hospital	Inpatient	50% <sup>6</sup>	35%	35%
	Day surgery	65% <sup>6</sup>	35%	35%
	Major outpatient treatment	65% <sup>6</sup>	50% <sup>7</sup>	50% <sup>7</sup>
Community hospital	Class C ward / Class B2 ward / Class B2+ ward	100%	100%	50%
	Class B1 ward	100%	50%	50%
	Class A ward	80% <sup>6</sup>	50%	50%
<b>Annual deductible<sup>7</sup> for Life Assured age 80 years and below next birthday</b>				
<b>Inpatient</b>				
Class C ward		\$S\$1,500	\$S\$1,500	
Class B2 / B2+ ward		\$S\$2,000	\$S\$2,000	
Class B1 ward		\$S\$2,500		
Class A ward / Private hospital		\$S\$2,500		
Subsidised day surgery / short stay ward		\$S\$1,500	\$S\$1,500	
Unsubsidised day surgery / short stay ward		\$S\$2,000		
<b>Annual deductible<sup>7</sup> for Life Assured age 81 years and above next birthday</b>				
<b>Inpatient</b>				
Class C ward		\$S\$2,000	\$S\$2,000	
Class B2 / B2+ ward		\$S\$3,000	\$S\$3,000	
Class B1 ward		\$S\$3,000		
Class A ward / Private hospital		\$S\$3,000		
Subsidised day surgery / short stay ward		\$S\$3,000	\$S\$3,000	
Unsubsidised day surgery / short stay ward		\$S\$3,000		

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### Benefits Schedule *(continued)*

Benefits Schedule in SG Dollars			
Benefit Parameters		MyShield Standard Plan (Payout includes MediShield Life payout)	MediShield Life
<b>Co-Insurance</b>			
All ward classes and day surgery claimable amount <sup>8</sup>			
Inpatient (including day surgery)	S\$0 - S\$3,000	10% (applicable to claimable amount after deductible)	10%
	S\$3,001 - S\$5,000		10%
	S\$5,001 - S\$10,000		5%
	> S\$10,000		3%
Major outpatient treatment <sup>9</sup>			10%
<b>Maximum Claim Limits</b>			
Policy year limit		S\$150,000	S\$100,000
Lifetime limit		Unlimited	Unlimited
<b>Age Limits (Age Next Birthday)</b>			
Last entry age		None	None
Maximum coverage age		Lifetime	Lifetime

Footnotes:

- Includes treatment fees, meals, prescriptions, medical consumables, doctor's attendance fees, medical examinations, laboratory tests and miscellaneous medical charges.
- Classified according to their level of complexity, which increases from Table 1 to Table 7.
- Includes:
  - Intravascular electrodes used for electrophysiological procedures
  - Percutaneous Transluminal Coronary Angioplasty (PTCA) Balloons
  - Intra-aortic balloons (or Balloon Catheters)
  - Intraocular lens for cataracts
- 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.
- 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.
- Pro-ration factor is applied to reduce higher class wards / private hospital bills to the equivalent of a Singapore restructured hospital 4-bed ward in the claims computation. This does not apply 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.
- Annual Deductible is waived for major outpatient treatments.
- 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.
- 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 November 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<sup>^</sup>:

<b>MyShield Standard Plan (For Singapore Citizens and Singapore Permanent Residents)</b>				
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	130.00	65.27	300.00	0.00
21 to 30	195.00	66.34	300.00	0.00
31 to 40	310.00	87.74	300.00	0.00
41 to 45	435.00	118.77	600.00	0.00
46 to 50	435.00	132.68	600.00	0.00
51 to 55	630.00	159.43	600.00	0.00
56 to 60	630.00	162.64	600.00	0.00
61 to 65	755.00	281.41	600.00	0.00
66 to 70	815.00	391.62	600.00	0.00
71 to 73	885.00	622.74	900.00	0.00
74 to 75	975.00	723.32	900.00	0.00
76 to 78	1,130.00	966.21	900.00	66.21
79 to 80	1,175.00	970.49	900.00	70.49
81 to 83	1,250.00	1,188.77	900.00	288.77
84 to 85	1,430.00	1,196.26	900.00	296.26
86 to 88	1,500.00	1,728.05	900.00	828.05
89 to 90	1,500.00	1,799.74	900.00	899.74
91 to 93	1,530.00	1,947.40	900.00	1,047.40
94 to 95	1,530.00	2,025.51	900.00	1,125.51
96 to 98	1,530.00	2,105.76	900.00	1,205.76
99 and up	1,530.00	2,188.15	900.00	1,288.15

<sup>^</sup> 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.aviva.com.sg](http://www.aviva.com.sg) for more details.

#### Important Notes:

This factsheet is for general information only and does not take into account any specific financial investment objectives, financial situation and the particular needs of any specific person. Product Summaries may be obtained from Aviva Ltd and the participating distributors' offices.

You may seek advice from a financial adviser representative to understand the provision of a free-look period, procedures/restrictions on a claim, procedures/charges/restrictions on the termination of the policy and all warnings, exclusions and disclaimers in relation to the product, before making a commitment to purchase it.

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. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision and we may recover from you any expense incurred by us in underwriting the policy.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Full details of the standard terms and conditions of the plans can be found in the relevant policy contract. You should read the Policy Contract and also all the related information along with the claim procedures which can be found on <http://www.aviva.com.sg/life-and-health/for-individuals/health.html#myshieldwww.aviva.com.sg> and <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/> respectively.

Information accurate as at October 2016.

The policies are 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 us or the Life Insurance Association Singapore or SDIC website ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).