



## **MyShield / MyHealthPlus**

The plan that gives you extra care and covers your hospital bills – as charged



# Do you have enough hospital insurance to **give you access to the care you want?**



For starters, you'll need a comprehensive insurance plan that picks up the expenses for your hospital stay and provides extra coverage for a barrage of pre- and post-hospitalisation medical needs such as tests, scans, therapy sessions, specialist visits and more. This way, you and your family won't be financially burdened by huge medical bills.



Illnesses don't have to be serious to require hospitalisation. Even newborns can require hospitalisation especially for respiratory conditions and infections.



A health situation may also call for visits to specialists prior to hospitalisation – leading to worries about finding the right expert, plus the stress of securing appointments at short notice.



More people are also travelling abroad to seek better treatment for certain serious health conditions. Expenses for air travel and accommodation for the patient and a companion will need to be factored on top of treatment and hospitalisation costs.

## Are you prepared for **huge medical bills**?

Because medical costs are mounting, another important consideration when getting hospital insurance is having the right coverage amount. That way, you and your family won't be financially burdened by huge medical bills.

Here are examples of large claims paid by Aviva from 2016 to 2018 that show how hospital and medical bills can rack up.

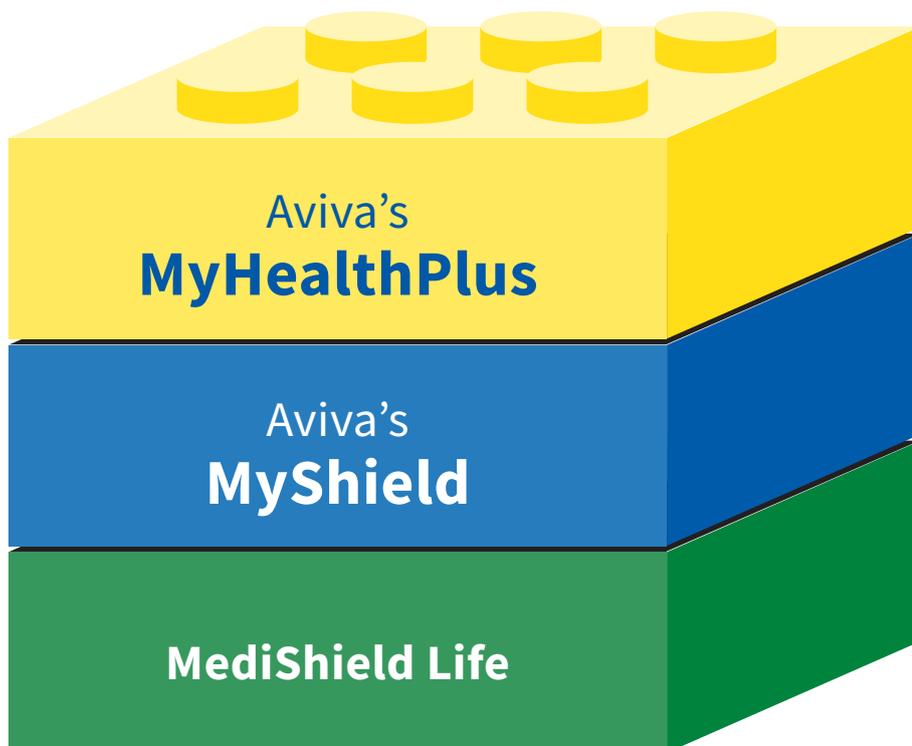
Illness	Age	Hospital Type	Length of Stay	Amount Incurred	Amount Paid by Aviva
<ul style="list-style-type: none"> <li>– Malignant neoplasm of lymph nodes of head, face and neck</li> <li>– Malignant neoplasm of hypopharynx</li> </ul>	64	Private	46 days	S\$727,758	<b>S\$669,537</b>
Acute lymphoblastic leukaemia	46	Private	81 days	S\$688,569	<b>S\$688,569</b>

# Enhance your MediShield Life policy for **greater coverage and better health outcomes.**

Introducing Aviva's **MyShield** plan – an additional cover that complements the benefits of MediShield Life\* to ensure wider and higher hospitalisation and medical coverage.

You can choose the plan type depending on your preferred hospitalisation plan coverage. You have an option to add on Aviva's **MyHealthPlus** rider for greater peace of mind for more healthcare benefits and less worries about out-of-pocket expenses.

Both MediShield Life and MyShield are payable via Medisave, while MyHealthPlus is payable by cash.



\* For more details on MediShield Life, please refer to [www.medishieldlife.sg](http://www.medishieldlife.sg)

## What's more...

As a **MyShield / MyHealthPlus** policyholder, you get to enjoy **exclusive privileges**.

If ever you need medical care, the search for a suitable medical specialist can be overwhelming. To give you greater assurance, we've curated a panel of private medical specialists with whom you can enjoy priority appointments, preferred consultation rates and higher policy coverage. They can also help you with pre-approval for your claim.

### 1. Priority access to medical specialists

You get priority access to over 200 experienced medical specialists across various fields within three working days. Apart from priority appointments, you can enjoy preferred outpatient consultation rates.

Make an appointment with a panel medical specialist:

- a) Download our ClaimConnect app and flash your MyShield e-card found in the ClaimConnect app to the clinic assistant when you arrive for your appointment to enjoy preferred consultation rates; or
- b) Call the 24/7 hotline **1800 8800 880**; or
- c) Visit [www.aviva.com.sg/claimconnect](http://www.aviva.com.sg/claimconnect) or [www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists)

### 2. Cashless hospitalisation admission<sup>1</sup> and pre-approval for your claim

By simply obtaining a certificate of pre-authorisation from our panel of medical specialists, you won't have to worry about payment for approved medical fees should you require hospitalisation. You'll also have greater assurance of the best possible financial outcome for your claim.

**Note:** MyShield Plan 2 and MyShield Plan 3 are not designed to cover expenses incurred with private medical specialists, including those on Aviva's panel. Hence, the cost of any hospitalisation, surgery or treatment received at these specialist centres may be pro-rated.

# Key Benefits of MyShield

## Choose the hospital ward type

- ✓ As charged<sup>2</sup> coverage for hospital stays in a Private ward, Class A (1 bed) and B1 (4 bed) wards in public and private hospitals depending on the chosen plan type
- ✓ Up to S\$2 million policy year limit for **MyShield Plan 1** when you get a certificate of pre-authorisation via Aviva's panel of medical specialists

## Pre- and Post-hospitalisation coverage

- ✓ Coverage for Pre-hospital treatment<sup>3</sup> up to 180 days
- ✓ Coverage for Post-hospital treatment<sup>3</sup> up to 365 days for all plan types at restructured and community hospitals. **For private hospitals, you need to get a certificate of pre-authorisation via Aviva's panel of medical specialists**
- ✓ Coverage for treatment received in the Accident and Emergency department within 24 hours prior to your hospital admission

## Inpatient and Outpatient treatments covered

- ✓ Planned<sup>4</sup> and Emergency overseas inpatient treatment
- ✓ Major outpatient treatments<sup>5</sup> including chemotherapy and kidney dialysis
- ✓ Extra inpatient benefit for 5 critical illnesses – heart attack of specified severity, major cancer<sup>6</sup>, stroke, end-stage lung disease and end-stage liver disease
- ✓ Preventive treatment for cancer<sup>7</sup>



## Newborn and children benefits

- ✓ **Free cover** of up to S\$50,000 for newborns<sup>8</sup> up to 6 months old
- ✓ **Discounted premium rates for children<sup>9</sup>** (up to age 20 at next birthday) if both parents are covered under MyShield Plan 1 or Plan 2



- \* Your yearly renewable coverage is guaranteed for life as long as your policy is in-force
- \* Covers hospital admission deposit of up to S\$50,000 through Letter of Guarantee (LOG)<sup>10</sup> at 20 hospitals including private hospitals
- \* **Annual deductibles and co-insurance apply.**

# MyHealthPlus for extra protection

Add on **Aviva's MyHealthPlus** to your **MyShield** plan for even more benefits to your medical coverage. There are two options to choose from.

Key Benefits	Option A-II	Option C-II
<b>Co-insurance benefit</b>	Covers 50% of the co-insurance amount incurred under MyShield. Maximum co-insurance <sup>11</sup> payable by policyholder is S\$3,000 per policy year	
<b>Lump Sum payout for Critical Illness benefit</b>	S\$10,000 per lifetime if diagnosed with any of the listed Critical Illnesses <sup>12</sup> . An additional lump sum payout of up to S\$3,000 per lifetime for kidney dialysis as a result of kidney failure <sup>13</sup>	
<b>Ambulance fees or transport to hospital</b>	S\$80 per injury or illness	
<b>Global Treatment</b>	Up to S\$1,250,000 per policy year and up to S\$2,500,000 per lifetime with certificate of pre-authorisation obtained from panel overseas hospital for six covered illnesses and medical procedures. More details on page 8.	
<b>Cover for child(ren)</b>	Free cover for child(ren) <sup>14</sup>	Preferred rate for child(ren) <sup>15</sup>
<b>Ward downgrade benefit<sup>16</sup></b>	For treatment at restructured hospitals, we cover 50% of MyShield annual deductible.	N.A.
<b>Deductible benefit</b>	N.A.	Covers MyShield annual deductible after policyholder pays MyHealthPlus annual deductible.

For complete details on MyShield and MyHealthPlus, please refer to the Benefits Schedule, Page 15 and Page 21 respectively. For details on the Terms and Conditions, please refer to the Policy Contracts.

## Get the best possible care **without geographical and financial roadblocks**

We believe you deserve the best options when it comes to healthcare.

Our Global Treatment benefit gives you the freedom to seek a second medical opinion, and access top-class medical institutions for your planned and non-emergency treatments.

We'll handle all the coordination, from researching the most suitable hospitals to making all the travel and accommodation bookings and providing medical translation.



### **Overseas hospitalisation and medical expenses<sup>17</sup>**

covered for six illnesses and medical procedures

- Cancer treatment
- Inter-cranial and specific spinal cord surgery
- Coronary artery by-pass surgery
- Live-donor organ transplant
- Heart valve replacement or repair
- Bone marrow transplant



### **Travel and accommodation expenses** covered for **you and your companion.**

Where the Life Assured is a child, we'll pay for up to two travel companions.



**Cash payout of S\$125 per day** for daily expenses incurred abroad per overnight stay at hospital, for up to 60 days.



**Additional policy limit** when you use our Global Treatment benefit:

- S\$1,250,000 per policy year
- S\$2,500,000 per lifetime

This is on top of the MyShield policy year limit.

**Please note:** MyShield annual deductible and MyShield co-insurance apply<sup>18</sup>.

# How Aviva’s Global Treatment can make a world of difference

While Singapore is an esteemed medical hub, there are also overseas hospitals at the forefront of breakthroughs in managing and treating cancer and other medical conditions.

Our **Global Treatment network comprises 50,000 international medical experts** that have been voted by other medical specialists as the best in their field. They can provide a second opinion as well as the best medical advice. Some of the hospitals on the panel include:

Hospital	Speciality
University of Texas M. D. Anderson Cancer Center (Houston, USA)	Cancer treatment
Johns Hopkins Hospital (Baltimore, USA)	Neurology and neurosurgery
Mayo Clinic (Rochester, USA)	Diabetes and endocrinology treatment

Source: US News & World Report, “Best Hospitals by Specialty National Rankings,” accessed November 2019, from <https://health.usnews.com/best-hospitals/rankings>

**All Aviva’s Global Treatment panel medical providers give you the assurance of**

-  Top-class treatment and facilities
-  Exceptional customer service
-  Knowing you’re doing the best you can for yourself and your loved ones

# Access to the world's best, minus the hassle – only with Aviva's Global Treatment

With Global Treatment, you just have to make one call and we'll make all the arrangements to help you receive the best possible treatment and care.



## Step 1

Call **1800 8800 880 (24/7 Hotline)** to apply for Global Treatment.



## Step 2

We'll gather your medical reports on your behalf. An expert will review your case and produce a full report confirming or changing your diagnosis and/or treatment plan.

Rest assured they'll ensure that the treatments you receive are medically necessary and the most appropriate for you.



## Step 3

Based on the report, we'll recommend a list of medical centres for you to choose from.



## Step 4

Within 10 working days, we'll make all the necessary medical treatment, travel and accommodation arrangements for you and your travel companion. Just pack your bags and you're all set to receive the best possible treatment and care for your condition.

# Total health protection for you

Here's how **MyShield** and **MyHealthPlus** work with MediShield Life to help you with your medical expenses.

Darren is a 39-year-old sales manager. He's diagnosed with **colon cancer** during a routine check-up and is advised to go for surgery as well as another surgery to prevent further cancer.

No. of days warded	Hospital type	Ward type	Total hospitalisation cost
27	Private	1-bed	S\$300,000



## How a certificate of pre-authorization helps

- enjoy **cashless hospitalisation**
- greater assurance about claim acceptance.

For details, simply call **1800 8800 880 (24/7 hotline)** or visit **[www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists)**

## Scenario A

Here's how Darren's insurance cover works if he had:

- Seen a specialist on Aviva's panel of specialists; and
- Obtained a certificate of pre-authorization prior to his hospital admission

		MyShield Plan 1 (without rider) (S\$)	MyShield Plan 1 and MyHealthPlus Plan 1 Option A-II rider (S\$)	MyShield Plan 1 and MyHealthPlus Plan 1 Option C-II rider (S\$)
Payable by Darren (S\$)	Deductible	3,500	3,500	1,000 <sup>A</sup>
	Co-insurance	25,500 <sup>B</sup>	3,000 <sup>C</sup>	3,000 <sup>C</sup>
	<b>Total amount</b>	<b>29,000</b>	<b>6,500</b>	<b>4,000</b>
Payable by Aviva (S\$)	Total claim payout (including MediShield Life payout)	271,000	293,500	296,000
	Additional lump-sum payout for critical illness	N.A.	10,000	10,000
	<b>Total amount</b>	<b>271,000</b>	<b>303,500</b>	<b>306,000</b>

### Notes:

- With MyHealthPlus Option C-II rider, Darren just needs to pay the rider's annual deductible of S\$1,000 in scenario A.
- MyShield co-insurance amount is calculated as 10% of the claimable amount, after subtracting the deductible, and is capped at S\$25,500 each policy year.
- MyHealthPlus Option A-II and C-II rider will pay 50% of MyShield's co-insurance amount, and the maximum co-insurance payable by Darren is capped at S\$3,000 per policy year in scenario A.

## Scenario B

Here's how Darren's insurance cover works if he **had not** obtained a certificate of pre-authorisation prior to his hospital admission.

		MyShield Plan 1 (without rider) (S\$)	MyShield Plan 1 and MyHealthPlus Plan 1 Option A-II rider (S\$)	MyShield Plan 1 and MyHealthPlus Plan 1 Option C-II rider (S\$)
Payable by Darren (S\$)	Deductible	3,500	3,500	2,000 <sup>D</sup>
	Co-insurance	25,500 <sup>E</sup>	12,750 <sup>F</sup>	12,750 <sup>F</sup>
	<b>Total amount</b>	<b>29,000</b>	<b>16,250</b>	<b>14,750</b>
Payable by Aviva (S\$)	Total claim payout (including MediShield Life payout)	271,000	283,750	285,250
	Additional lump-sum payout for critical illness	N.A.	10,000	10,000
	<b>Total amount</b>	<b>271,000</b>	<b>293,750</b>	<b>295,250</b>

### Notes:

- D. With MyHealthPlus Option C-II rider, Darren just needs to pay the rider's annual deductible of S\$2,000 in scenario B.
- E. MyShield co-insurance amount is calculated as 10% of the claimable amount, after subtracting the deductible, and and is capped at S\$25,500 each policy year.
- F. MyHealthPlus Option A-II and C-II rider will pay 50% of MyShield's co-insurance amount in scenario B.



With **MyHealthPlus Plan 1 Option A-II or C-II rider**, Darren can also use the **Global Treatment** benefit to seek treatment in a recommended overseas hospital since treatment for colon cancer is one of the six covered illnesses and medical procedures under this benefit.

1. Cashless hospitalisation is only applicable for admission at participating hospitals or clinics, and subject to obtaining a certificate of pre-authorisation and meeting the pre-authorisation approved amount, co-insurance and deductibles. For the list of participating specialists, hospitals, clinics and centres, please refer to [www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists).
2. As charged refers to the eligible expenses incurred by the Life Assured which is subject to pro-ration, deductible, co-insurance, policy year limit, admission of ward class and other policy terms.
3. Pre-hospital treatment refers to the eligible expenses incurred up to 180 days before admission. Post-hospital treatment refers to the eligible expenses incurred up to 365 days after discharge for Plan 1, Plan 2 and Plan 3 at restructured/community hospitals. For private hospitals, you'll need to get a certificate of pre-authorisation via Aviva's panel of medical specialists.
4. We will pay for planned inpatient treatment or day surgery at the overseas hospital that has an approved working arrangement with a Medisave-accredited institution/referral centre in Singapore. For details, please refer to the Product Summary and Policy Contract.
5. Please refer to the Policy Contract for details of major outpatient treatment.
6. Proton Beam Therapy is excluded from this benefit.
7. 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.
8. Free newborn benefit for a newborn child(ren) starts from the date they are 15 days old or the date of discharge from hospital after birth, whichever is later. The benefit 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 MyShield 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.
9. Discounted premium rates for child(ren) refers to the Family Discount for Child(ren) which is applicable to the child up to age 20 at next birthday (ANB). Please refer to Product Summary for more details.
10. Letter of Guarantee (LOG) covers the hospital deposit for up to S\$50,000. LOG will be issued to hospitals for Life Assured who is hospitalised as an inpatient at participating hospitals, provided that the estimated total bill amount exceeds the plan's deductible amount (if applicable). Please refer to [www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists) for the list of participating hospitals for LOG.
11. The maximum co-insurance is accumulated across panel specialist in a private hospital with certificate of pre-authorisation, panel private dialysis centre, subsidised centre for kidney dialysis, panel overseas hospital, restructured hospital and community hospital and does not include the co-insurance accumulated under panel specialist in a private hospital without certificate of pre-authorisation.
12. Only applies if the Life Assured has crossed his/her first birthday and is not older than 65 years old (ANB). If the critical illness diagnosed is Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment for Coronary Artery, Other Serious Coronary Artery Disease and/or Heart Attack of Specified Severity, the critical illness benefit is payable only if diagnosis is made after a waiting period of 90 days from the cover start date or last reinstatement date, whichever is later. Please refer to Policy Contract for details.
13. 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.
14. Your dependant child who is covered under MyShield's family discount for child(ren) is also eligible for free cover under Option A-II, Plan 2 of MyHealthPlus for up to 20 years ANB, if both parents are covered under Plan 1 or 2 of MyShield as well as Plan 1 or 2 of MyHealthPlus Option A-II or C-II. The child shall enjoy the same benefits provided under Option A-II, Plan 2 of the Benefits Schedule.

15. Your dependant child who is covered under MyShield's family discount for child(ren) is also eligible for Preferred Rate for Children under Option C-II Plan 2 of MyHealthPlus for up to 20 years ANB, if both parents are covered under Plan 1 or 2 of MyShield and also covered under Plan 1 or 2 of MyHealthPlus Option A-II or C-II. The child shall enjoy the same benefits provided under Option C-II Plan 2 of the Benefits Schedule.
16. Ward Downgrade Benefit:  
If the Life Assured is an inpatient at a Singapore restructured hospital, we pay this benefit as shown in the benefits 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:
    - o For Plan 1, any standard ward of a restructured hospital;
    - o For Plan 2, a 4-bed (B1) standard ward or below of a restructured hospital; or
    - o For Plan 3, a 6-bed (B2) standard ward or below of a restructured hospital.
- We do not pay the ward downgrade benefit for day surgery, admission as an inpatient in a community hospital, admission as an inpatient in a private hospital, or if there is no hospital stay involved.
17. Medical expenses under Global Treatment are subject to co-insurance and deductibles. For details, please refer to the Product Summary and Policy Contract.
18. For deductibles and co-insurance, please refer to the Product Summary and Policy Contract for details.

## Benefits Schedule for MyShield

Benefits Schedule in SG Dollars				
Benefit Parameters	MyShield (payout includes MediShield Life payout)			MediShield Life
	Plan 1	Plan 2	Plan 3	
Hospital ward type	Any standard ward of a private hospital	Any standard ward of a restructured hospital	Any 4-bed (B1) 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>	As charged			S\$700 per day
Intensive care unit (ICU) <sup>1</sup>				S\$1,200 per day
<b>Surgical benefit<sup>2</sup> (per surgery)</b>				<b>A</b> <b>B</b> <b>C</b>
Table 1 A/B/C (less complex procedures)	As charged			S\$240      S\$340      S\$340
Table 2 A/B/C				S\$580      S\$760      S\$760
Table 3 A/B/C				S\$1,060      S\$1,160      S\$1,280
Table 4 A/B/C				S\$1,540      S\$1,580      S\$1,640
Table 5 A/B/C				S\$1,800      S\$2,180      S\$2,180
Table 6 A/B/C				S\$2,360      S\$2,360      S\$2,360
Table 7 A/B/C (more complex procedures)				S\$2,600      S\$2,600      S\$2,600
Surgical implants <sup>3</sup>	As charged			S\$7,000 per treatment
Radiosurgery <sup>4,5</sup>				S\$4,800 per procedure
Major organ transplant benefit <sup>6</sup>				Covered under inpatient hospital treatment
Stem cell transplant benefit <sup>5</sup>				Covered under inpatient hospital treatment
Accident inpatient dental treatment <sup>7</sup>	As charged			Covered under inpatient hospital treatment
Pre-hospital treatment (Accident and Emergency (A&E) treatment within 24 hours prior to an inpatient treatment for the same injury or illness is covered)	As charged up to 90 days prior to admission or As charged up to 180 days prior to admission (Panel specialist in a private hospital with certificate of pre-authorisation, restructured hospital or community hospital)			N.A.
Post-hospital treatment <sup>8</sup>	As charged up to 180 days after discharge or As charged up to 365 days after discharge (Panel specialist <sup>8</sup> in a private hospital with certificate of pre-authorisation, restructured hospital or community hospital)			N.A.
Stay in a community hospital <sup>9</sup>				S\$350 per day
Inpatient congenital anomalies (first diagnosed <b>after</b> a waiting period of 24 months)	As charged			Covered under inpatient hospital treatment
Inpatient congenital anomalies (first diagnosed <b>within</b> a waiting period of 24 months)	N.A.			Covered under inpatient hospital treatment
Inpatient pregnancy complications <sup>10</sup> ( <b>after</b> a waiting period of 10 months)	As charged			Covered under inpatient hospital treatment
Living donor organ transplant <sup>11</sup> ( <b>after</b> a waiting period of 24 months)	S\$50,000 per lifetime	S\$30,000 per lifetime	S\$20,000 per lifetime	Covered under inpatient hospital treatment

## Benefits Schedule for MyShield (cont'd)

Benefits Schedule in SG Dollars				
Benefit Parameters	MyShield (payout includes MediShield Life payout)			MediShield Life
	Plan 1	Plan 2	Plan 3	
<b>Major outpatient treatment</b>				
Outpatient kidney dialysis	As charged			S\$1,000 per month
Outpatient erythropoietin				S\$200 per month
Outpatient cancer treatment <sup>5</sup> which includes:				
- Chemotherapy	As charged			S\$3,000 per month
- External or superficial radiotherapy				S\$140 per treatment
- Brachytherapy, with or without external radiotherapy				S\$500 per treatment
- Immunotherapy				N.A.
- Stereotactic radiotherapy				S\$1,800 per treatment
Major organ transplant-approved Immunosuppressant drugs				S\$200 per month
<b>Special benefits</b>				
Extra inpatient benefit for 5 critical illnesses – heart attack of specified severity, major cancer <sup>9</sup> , stroke, end stage lung disease and end stage liver disease	S\$150,000 per policy year	S\$100,000 per policy year	S\$50,000 per policy year	N.A.
Inpatient psychiatric treatment <sup>12</sup> ( <b>after</b> 10 months of continuous cover)	As charged up to 60 days per policy year	As charged up to 45 days per policy year	S\$500 per day up to 35 days per policy year	S\$100 per day up to 35 days per policy year
Inpatient psychiatric treatment <sup>12</sup> ( <b>within</b> 10 months of continuous cover)	S\$500 per day up to 35 days per policy year			
Family discount for child(ren)	Yes	Yes	N.A.	N.A.
Free newborn benefit <sup>13</sup>	S\$50,000 per policy year		N.A.	N.A.
Emergency overseas treatment <sup>14</sup>	As charged (pegged to costs of private hospitals in Singapore)	As charged (pegged to costs of restructured hospitals in Singapore)	As charged (pegged to costs of restructured hospitals in Singapore)	N.A.
Planned overseas treatment <sup>14</sup>	As charged (pegged to costs of private hospitals in Singapore)	As charged (pegged to costs of restructured hospitals in Singapore)	As charged (pegged to costs of restructured hospitals in Singapore)	N.A.
Inpatient and outpatient Proton Beam Therapy treatment <sup>15</sup>	S\$25,000 per policy year	S\$15,000 per policy year	S\$10,000 per policy year	N.A.
Inpatient and outpatient Cell, Tissue and Gene Therapy <sup>15</sup>	S\$70,000 per policy year	S\$45,000 per policy year	S\$30,000 per policy year	N.A.
Waiver of pro-ratio for factor benefit for outpatient kidney dialysis	N.A.	As charged (if kidney dialysis is received at a panel private dialysis centre <sup>16</sup> )		N.A.
Preventive treatment for cancer <sup>17</sup>	As charged			N.A.
Final Expenses Benefit <sup>18</sup>	S\$10,000			N.A.

Benefits Schedule for **MyShield** (cont'd)

Benefits Schedule in SG Dollars							
Benefit Parameters		MyShield (payout includes MediShield Life payout)			MediShield Life		
		Plan 1	Plan 2	Plan 3			
Pro-ration factor							
		Singapore Citizen (SC) / Singapore Permanent Resident (SPR) / Foreigner			SC	SPR	
Restructured hospital	Class C ward	100%	100%	100%	100%	44%	
	Class B2 ward / Subsidised short stay ward				100%	58%	
	Class B2+ ward				70%	47%	
	Class B1 ward				43%	38%	
	Class A ward / Unsubsidised short stay ward			100%	85% <sup>19</sup>	35%	35%
	Subsidised day surgery			100%	100%	58%	
	Unsubsidised day surgery				35%	35%	
	Subsidised major outpatient treatment				100%	67%	
	Unsubsidised major outpatient treatment			50%*	50%*		
Private hospital	Inpatient (including day surgery)	50% <sup>19</sup>	35% <sup>19</sup>	35%	35%		
	Major outpatient treatment			50%*	50%*		
Community hospital	Subsidised ward	100%	100%	100%	50%		
	Unsubsidised ward		85% <sup>20</sup>	50%	50%		
Hospital outside Singapore		50% <sup>19</sup>	35% <sup>19</sup>	N.A.			
MyShield annual deductible <sup>21</sup> for Life Assured age 80 years and below next birthday							
Inpatient							
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\$3,500			N.A.		
Hospital outside Singapore							
Subsidised short stay ward		S\$2,000			S\$1,500		
Unsubsidised short stay ward		S\$3,500					
Day surgery		S\$3,000	S\$3,000	S\$2,000			

Benefits Schedule for **MyShield** (cont'd)

Benefits Schedule in SG Dollars				
Benefit Parameters	MyShield (payout includes MediShield Life payout)			MediShield Life
	Plan 1	Plan 2	Plan 3	
<b>MyShield annual deductible<sup>21</sup> for Life Assured age 81 years and above next birthday</b>				
<b>Inpatient</b>				
Class C ward		S\$2,250		S\$2,000
Class B2 / B2+ ward		S\$3,000		S\$3,000
Class B1 ward		S\$3,750		
Class A ward / Private hospital		S\$5,250		N.A.
Hospital outside Singapore				
Subsidised short stay ward		S\$3,000		S\$3,000
Unsubsidised short stay ward		S\$5,250		
Day surgery	S\$4,500	S\$4,500	S\$3,000	
<b>Co-insurance</b>				
All ward classes and day surgery claimable amount <sup>22</sup>				
Inpatient (including day surgery)	S\$0 – S\$5,000	10% (applicable to claimable amount after MyShield deductible)		10%
	S\$5,001 – S\$10,000			5%
	> S\$10,000			3%
Major outpatient treatment <sup>23</sup>	Maximum S\$25,500 per policy year.			10%
<b>Maximum Claim Limits</b>				
Policy year limit	S\$1,000,000 or S\$2,000,000 <sup>24</sup> (Panel specialist in a private hospital with certificate of pre-authorisation, restructured hospital or community hospital)	S\$1,000,000	S\$500,000	S\$100,000
Lifetime limit	Unlimited			Unlimited
<b>Age Limits ( age next birthday)</b>				
Last entry age	75 years old			None
Maximum cover age	Lifetime			Lifetime

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 MyShield annual deductible and pro-rata factor for radiosurgery will depend on its classification as an inpatient or day surgery procedure.
5. Proton Beam Therapy and Cell, Tissue and Gene Therapy are excluded from this benefit.
6. Major organ transplant benefit covers charges for transplant of cornea, kidney, heart, liver, lung, skin or musculoskeletal tissue and includes costs of acquiring the organ from a donor.
7. Treatment must be received within 31 days following the accident.
8. Post-hospital treatment will be covered based on the type of specialist and hospital on the date of the Life Assured's admission. The approved list of panel specialists can be found at [www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists).
9. 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.
10. Inpatient pregnancy complications benefit covers charges the Life Assured has to pay for the following complications in pregnancy:
  - ectopic pregnancy;
  - pre-eclampsia or eclampsia;
  - disseminated intravascular coagulation; or
  - miscarriage after 13 weeks of pregnancy which must not be due to a voluntary or malicious act.

Pre-hospital treatment received before and post-hospital treatment received after inpatient pregnancy complications treatment are not covered.
11. Living donor organ transplant benefit covers charges for major organ transplants of the kidney or liver where the Life Assured is a living donor. Pre-hospital treatment received before and post-hospital treatment received after living donor organ transplant are not covered.
12. Pre-hospital treatment received before and post-hospital treatment received after inpatient psychiatric treatment are not covered.
13. Free newborn benefit for a newborn child(ren) starts from the date they are 15 days old or the date of discharge from hospital after birth, whichever is later. The benefit 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 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.

14. Planned overseas treatment applies to an overseas hospital that has an approved working arrangement with a Medisave-accredited institution/referral centre in Singapore or emergency overseas treatment. Pre-hospital treatment received before and post-hospital treatment received after emergency overseas treatment is not covered. We will pay this benefit only if the Life Assured's residency status is Singapore on the date of the life assured's admission.
15. Proton Beam Therapy benefit or Cell, Tissue and Gene Therapy benefit apply if the Proton Beam Therapy treatment or Cell, Tissue and Gene Therapy are received as an inpatient, outpatient or day surgery procedure.
16. The approved list of panel private kidney dialysis centres and subsidised centres can be found at [www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists).
17. 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.
18. Final expenses benefit is a waiver of MyShield annual deductible and co-insurance amounts, up to the limits stated, upon death taking place during hospitalisation or within 30 days of discharge from hospitalisation and provided death takes place as a result of the cause of the hospitalisation.
19. Pro-ration factor is applied to reduce overseas / higher class wards / private hospital bills to:
  - a) restructured hospital in Singapore equivalent in the claims computation of plan 2; or
  - b) 4-bed ward equivalent in a restructured hospital in Singapore in the claims computation of plan 3.
20. Pro-ration factor is applied to reduce the unsubsidised hospital charges to equivalent subsidised charges in a community hospital.
21. MyShield annual deductible is waived for major outpatient treatments.
22. 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.
23. Co-insurance for major outpatient treatments is 10% of a percentage of the charges incurred.
24. The policy year limit of S\$2,000,000 assumes that all treatment(s) in the policy year are made through panel specialist in a private hospital with certificate of pre-authorisation, restructured hospital or community hospital.

\*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.

## Benefits Schedule for MyHealthPlus

Benefits Schedule in SG Dollars			
Benefit Parameters	Attached to MyShield Plan 1	Attached to MyShield Plan 2	Attached to MyShield Plan 3
Hospital ward type	Any standard ward of a private hospital	Any standard ward of a restructured hospital	Any 4-bed (B1) standard ward of a restructured hospital
<b>MyHealthPlus Option A-II Benefits</b>			
(a) Co-insurance benefit	Covers 50% of MyShield co-insurance		
(b) Maximum co-insurance (payable by policyholder)	S\$3,000 per policy year <sup>1</sup> (Panel specialist in a private hospital with certificate of pre-authorisation, restructured hospital, community hospital, subsidised centre for kidney dialysis, panel private dialysis centres or panel overseas hospital)		
(c) Critical illness-related benefits			
(i) Critical illness benefit <sup>2</sup>	S\$10,000 per lifetime (only applies if the Life Assured has crossed his/her first birthday and is not older than 65 years old age next birthday)		
(ii) Additional critical illness benefit for kidney failure <sup>3</sup> if kidney dialysis is received at:			
Panel private dialysis centre <sup>4</sup>	S\$1,000 per lifetime	N.A.	
Restructured hospital	S\$3,000 per lifetime	S\$2,000 per lifetime	
Subsidised centre <sup>4</sup>			
(d) Hospital-related benefits			
(i) Ward downgrade benefit	Covers 50% of MyShield annual deductible		
(ii) Ambulance fees or transport to hospital <sup>5</sup>	S\$80 per injury or illness		
(iii) Accommodation charges for parent / guardian of child Life Assured <sup>6</sup>	S\$80 per day up to 10 days	S\$65 per day up to 10 days	S\$50 per day up to 5 days
(iv) Post-hospital follow-up TCM treatment <sup>7</sup>	S\$50 per visit up to 180 days after discharge (for inpatient admission due to an accident)		
(e) Free cover for child(ren) <sup>8</sup>	Yes		N.A.
(f) Accidental cover for child benefit <sup>9</sup>	S\$1,000 per lifetime		

Benefits Schedule for **MyHealthPlus** (cont'd)

Benefits Schedule in SG Dollars			
Benefit Parameters	Attached to MyShield Plan 1	Attached to MyShield Plan 2	Attached to MyShield Plan 3
Hospital ward type	Any standard ward of a private hospital	Any standard ward of a restructured hospital	Any 4-bed (B1) standard ward of a restructured hospital
(g) Global treatment for six covered illnesses and medical procedures <sup>10</sup> : – cancer treatment – coronary artery by-pass surgery – heart valve replacement or repair – inter-cranial and specific spinal cord surgery – live-donor organ transplant – bone marrow transplant	S\$1,250,000 per policy year and S\$2,500,000 per lifetime (Panel overseas hospital with certificate of pre-authorisation)  MyShield annual deductible and MyShield co-insurance applies		N.A.
MyHealthPlus Option C-II Benefits			
(a) All benefits under Option A-II according to the Life Assured's plan excluding free cover for child(ren) and ward downgrade benefit		Covered	
(b) Preferred rate for child(ren) <sup>11</sup>		Yes	N.A.
(c) Deductible benefit	Covers MyShield annual deductible after policyholder pays MyHealthPlus annual deductible		

## Benefits Schedule for MyHealthPlus *(cont'd)*

MyHealthPlus Annual Deductible		
<b>Inpatient</b>		
Class C ward	S\$120	
Class B2 / B2+ ward	S\$150	
Class B1 ward	S\$200	
Class A ward	S\$300	
Subsidised short stay ward	S\$150	
Unsubsidised short stay ward	S\$300	
Hospital outside Singapore	S\$2,000	
Non-panel specialist in a private hospital		
Panel specialist in a private hospital / panel overseas hospital	S\$1,000 (with certificate of pre-authorisation ) or S\$2,000 ( <i>without</i> certificate of pre-authorisation)	
Day Surgery	Restructured hospital/ community hospital	S\$250
	Hospital outside Singapore	S\$1,000
	Non-panel specialist in a private hospital	
	Panel specialist in a private hospital / panel overseas hospital	S\$500 (with certificate of pre-authorisation) or S\$1,000 ( <i>without</i> certificate of pre-authorisation)

1. The maximum co-insurance is accumulated across panel specialist in a private hospital (with certificate of pre-authorisation), panel private dialysis centre, subsidised centre for kidney dialysis, panel overseas hospital, restructured hospital and community hospital and does not include the co-insurance accumulated under panel specialist in a private hospital (without certificate of pre-authorisation).
2. If the critical illness diagnosed is Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment for Coronary Artery, Other Serious Coronary Artery Disease and/or Heart Attack of Specified Severity, the critical illness benefit is payable only if diagnosis is made after a waiting period of 90 days from the cover start date or last reinstatement date, whichever is later.
3. 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.
4. The approved list of panel private kidney dialysis centres and subsidised centres can be found at [www.aviva.com.sg/medicalspecialists](http://www.aviva.com.sg/medicalspecialists).
5. We pay this benefit as long as the Life Assured is admitted as an inpatient within 24 hours of arrival at the hospital, for treatment of an illness or injury covered under MyShield.
6. Child life assured refers to the Life Assured who is below 19 years old at age next birthday.
7. TCM treatment includes the cost of consultation, acupuncture, scrapping, cupping and tui na, but not the cost of medication. The inpatient admission before the post-hospital follow-up TCM treatment must be the result of an accident. We will not pay for any post-hospital follow-up TCM treatment following an inpatient treatment in community hospital.
8. Based on benefits under Option A-II Plan 2, up to 20 years old at age next birthday, provided both parents are covered under either MyShield Plan 1 or Plan 2 and covered under either MyHealthPlus Option A or Option C or Option A-II or Option C-II, whichever is applicable.
9. We will pay this benefit in cash if the Life Assured (below 19 years old at the time of the accident) sustains a fracture to the skull, spine, pelvis, femur or hip as a result of an accident. We will only pay this benefit once during the lifetime of the Life Assured no matter how many fractures are sustained.
10. The 'Additional Terms and Conditions for Global Treatment Benefit' can be found at [www.aviva.com.sg](http://www.aviva.com.sg).
11. Child(ren) covered under Option C-II benefits will pay a preferred rate under Option C-II Plan 2, up to 20 years old at age next birthday, provided both parents are covered under either MyShield Plan 1 or Plan 2 and covered under either MyHealthPlus Option A or Option C or Option A-II or Option C-II, whichever is applicable.

## Premium Rates for MyShield

The table below shows the breakdown of premiums for a standard life<sup>^</sup> under your plan type.

### For Singapore Citizens / Singapore Permanent Residents

(For foreigners, please refer to [www.aviva.com.sg](http://www.aviva.com.sg) for the premiums and Medisave Withdrawal Limits)

MyShield Plan 1				
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	192.00	300.00	0
21 to 30	195.00	232.00	300.00	0
31 to 40	310.00	409.00	300.00	109.00
41 to 45	435.00	714.00	600.00	114.00
46 to 50	435.00	924.00	600.00	324.00
51 to 55	630.00	1,166.00	600.00	566.00
56 to 60	630.00	1,483.00	600.00	883.00
61 to 65	755.00	1,957.00	600.00	1,357.00
66 to 70	815.00	2,774.00	600.00	2,174.00
71 to 73	885.00	3,750.00	900.00	2,850.00
74 to 75	975.00	4,401.00	900.00	3,501.00
76 to 78	1,130.00	4,897.00 <sup>#</sup>	900.00	3,997.00
79 to 80	1,175.00	5,546.00 <sup>#</sup>	900.00	4,646.00
81 to 83	1,250.00	6,530.00 <sup>#</sup>	900.00	5,630.00
84 to 85	1,430.00	7,149.00 <sup>#</sup>	900.00	6,249.00
86 to 88	1,500.00	7,736.00 <sup>#</sup>	900.00	6,836.00
89 to 90	1,500.00	7,995.00 <sup>#</sup>	900.00	7,095.00
91 to 93	1,530.00	8,231.00 <sup>#</sup>	900.00	7,331.00
94 to 95	1,530.00	8,425.00 <sup>#</sup>	900.00	7,525.00
96 to 98	1,530.00	8,721.00 <sup>#</sup>	900.00	7,821.00
99 and above	1,530.00	9,097.00 <sup>#</sup>	900.00	8,197.00

<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.

# For renewal only.

## Premium Rates for MyShield *(cont'd)*

The table below shows the breakdown of premiums for a standard life<sup>^</sup> under your plan type.

### For Singapore Citizens / Singapore Permanent Residents

(For foreigners, please refer to [www.aviva.com.sg](http://www.aviva.com.sg) for the premiums and Medisave Withdrawal Limits)

MyShield Plan 2				
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	86.00	300.00	0
21 to 30	195.00	99.00	300.00	0
31 to 40	310.00	168.00	300.00	0
41 to 45	435.00	312.00	600.00	0
46 to 50	435.00	340.00	600.00	0
51 to 55	630.00	468.00	600.00	0
56 to 60	630.00	494.00	600.00	0
61 to 65	755.00	773.00	600.00	173.00
66 to 70	815.00	1,219.00	600.00	619.00
71 to 73	885.00	1,806.00	900.00	906.00
74 to 75	975.00	2,107.00	900.00	1,207.00
76 to 78	1,130.00	2,736.00 <sup>#</sup>	900.00	1,836.00
79 to 80	1,175.00	2,968.00 <sup>#</sup>	900.00	2,068.00
81 to 83	1,250.00	3,724.00 <sup>#</sup>	900.00	2,824.00
84 to 85	1,430.00	3,786.00 <sup>#</sup>	900.00	2,886.00
86 to 88	1,500.00	4,505.00 <sup>#</sup>	900.00	3,605.00
89 to 90	1,500.00	4,614.00 <sup>#</sup>	900.00	3,714.00
91 to 93	1,530.00	4,657.00 <sup>#</sup>	900.00	3,757.00
94 to 95	1,530.00	4,773.00 <sup>#</sup>	900.00	3,873.00
96 to 98	1,530.00	4,894.00 <sup>#</sup>	900.00	3,994.00
99 and above	1,530.00	5,018.00 <sup>#</sup>	900.00	4,118.00

<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.

# For renewal only.

## Premium Rates for MyShield *(cont'd)*

The table below shows the breakdown of premiums for a standard life<sup>^</sup> under your plan type.

### For Singapore Citizens / Singapore Permanent Residents

(For foreigners, please refer to [www.aviva.com.sg](http://www.aviva.com.sg) for the premiums and Medisave Withdrawal Limits)

MyShield Plan 3				
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	70.00	300.00	0
21 to 30	195.00	73.00	300.00	0
31 to 40	310.00	100.00	300.00	0
41 to 45	435.00	180.00	600.00	0
46 to 50	435.00	196.00	600.00	0
51 to 55	630.00	278.00	600.00	0
56 to 60	630.00	286.00	600.00	0
61 to 65	755.00	480.00	600.00	0
66 to 70	815.00	719.00	600.00	119.00
71 to 73	885.00	1,151.00	900.00	251.00
74 to 75	975.00	1,341.00	900.00	441.00
76 to 78	1,130.00	1,912.00 <sup>#</sup>	900.00	1,012.00
79 to 80	1,175.00	1,924.00 <sup>#</sup>	900.00	1,024.00
81 to 83	1,250.00	2,550.00 <sup>#</sup>	900.00	1,650.00
84 to 85	1,430.00	2,571.00 <sup>#</sup>	900.00	1,671.00
86 to 88	1,500.00	3,020.00 <sup>#</sup>	900.00	2,120.00
89 to 90	1,500.00	3,147.00 <sup>#</sup>	900.00	2,247.00
91 to 93	1,530.00	3,407.00 <sup>#</sup>	900.00	2,507.00
94 to 95	1,530.00	3,547.00 <sup>#</sup>	900.00	2,647.00
96 to 98	1,530.00	3,689.00 <sup>#</sup>	900.00	2,789.00
99 and above	1,530.00	3,835.00 <sup>#</sup>	900.00	2,935.00

<sup>^</sup> A standard life is a Life Assured who, at point of proposal, does not have any pre-existing conditions.

<sup>\*</sup> 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.

<sup>#</sup> For renewal only.

## Premium Rates for MyHealthPlus

The table below shows the breakdown of premiums under your plan type.

**For Singapore Citizens / Singapore Permanent Residents and Foreigners.**

<b>MyHealthPlus – Option A-II</b>			
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.			
<b>Age Next Birthday</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
1 to 20	84.00	46.00	31.00
21 to 30	136.00	48.00	37.00
31 to 40	155.00	61.00	43.00
41 to 45	164.00	108.00	86.00
46 to 50	179.00	123.00	106.00
51 to 55	254.00	165.00	139.00
56 to 60	410.00	275.00	236.00
61 to 65	661.00	491.00	428.00
66 to 70	891.00	670.00	521.00
71 to 73	972.00	739.00	586.00
74 to 75	1,004.00	747.00	598.00
76 to 78*	1,021.00	770.00	598.00
79 to 80*	1,055.00	786.00	610.00
81 to 83*	1,073.00	802.00	628.00
84 to 85*	1,090.00	810.00	641.00
86 to 88*	1,108.00	825.00	653.00
89 to 90*	1,177.00	848.00	659.00
91 to 93*	1,274.00	959.00	688.00
94 to 95*	1,511.00	1,186.00	786.00
96 to 98*	1,685.00	1,329.00	859.00
99 and above*	1,946.00	1,422.00	919.00

\* for renewal only

## Premium Rates for MyHealthPlus *(cont'd)*

The table below shows the breakdown of premiums under your plan type.

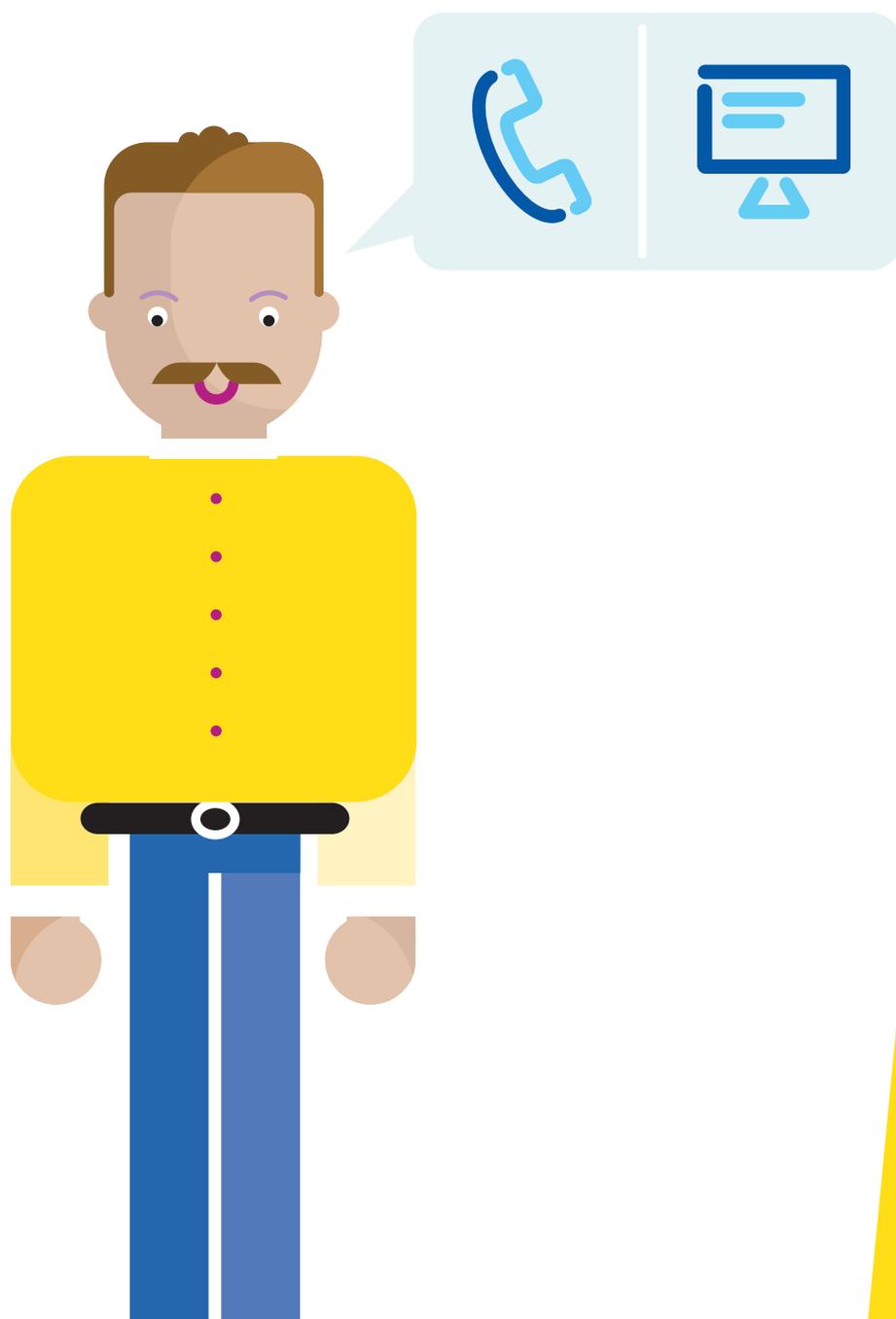
**For Singapore Citizens / Singapore Permanent Residents and Foreigners.**

<b>MyHealthPlus – Option C-II</b>			
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.			
<b>Age Next Birthday</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
Preferred Rates for Child(ren)			
1 to 20	N.A	168.00	N.A.
1 to 20	730.00	214.00	176.00
21 to 30	787.00	248.00	196.00
31 to 40	912.00	264.00	211.00
41 to 45	1,044.00	350.00	271.00
46 to 50	1,185.00	382.00	313.00
51 to 55	1,370.00	434.00	348.00
56 to 60	1,868.00	581.00	450.00
61 to 65	2,574.00	925.00	728.00
66 to 70	3,104.00	1,376.00	1,105.00
71 to 73	3,344.00	1,585.00	1,297.00
74 to 75	3,440.00	1,725.00	1,325.00
76 to 78*	3,481.00	1,751.00	1,338.00
79 to 80*	3,534.00	1,768.00	1,366.00
81 to 83*	3,725.00	1,785.00	1,393.00
84 to 85*	3,852.00	1,819.00	1,406.00
86 to 88*	3,980.00	1,846.00	1,433.00
89 to 90*	4,195.00	1,872.00	1,447.00
91 to 93*	4,476.00	2,038.00	1,623.00
94 to 95*	4,928.00	2,365.00	1,884.00
96 to 98*	5,299.00	2,689.00	2,143.00
99 and up*	5,808.00	2,885.00	2,299.00

\* for renewal only

# Need more help?

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



## Important Notes

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 needs of any particular 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 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 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.

Information is correct as at March 2020.

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 Aviva Ltd or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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