



Prudential Health Insurance Plans

PRUShield & PRUExtra Comparison Chart

MediShield Life

MediShield Life
National health insurance scheme for all Singaporeans and Permanent Residents of Singapore. Covers up to class B2/C wards at restructured hospitals.

PRUShield Base Plans

PRUShield Premier
Provides coverage for medical and surgical expenses at private and restructured hospitals. The Deductible⁺ and Co-insurance⁺⁺ are to be paid by you.

PRUShield Plus^{^^}
Provides coverage for medical and surgical expenses at restructured hospitals (up to class A wards). The Deductible⁺ and Co-insurance⁺⁺ are to be paid by you.

PRUShield Standard
Provides coverage for medical and surgical expenses at restructured hospitals (up to class B1 wards). The Deductible⁺ and Co-insurance⁺⁺ are to be paid by you.

PRUExtra Supplementary plan

PRUExtra Premier CoPay

- Covers your medical expenses at all Singapore private hospitals
- Covers 95% of your Deductible⁺ and half of your Co-insurance⁺⁺, with a S\$3,000 annual limit on out-of-pocket[^] expenses if you go to a Panel provider*
- Your renewal premium is subject to [claims-based pricing](#)
- With access to **PRU**Panel Connect

PRUExtra Preferred CoPay

- Covers your medical expenses at all Singapore private hospitals under our Panel or Non-panel providers, at more affordable premium levels compare to the PRUExtra Premier CoPay
- Covers 95% of your Deductible⁺ and half of your Co-insurance⁺⁺, with a S\$3,000 annual limit on out-of-pocket[^] expenses if you go to a Panel provider*
- Your renewal premium is subject to [claims-based pricing](#)
- With access to **PRU**Panel Connect

PRUExtra Premier Lite CoPay

- Covers 50% of your Deductible⁺ (up to S\$1,750 per policy year) and half of your Co-insurance⁺⁺, with a S\$3,000 annual limit on out-of-pocket[^] expenses if you go to a Panel provider*
- Lowest premium levels among the three PRUExtra supplementary plans for PRUShield Premier plans

PRUExtra Plus CoPay

- Covers 95% of your Deductible⁺ and half of your Co-insurance⁺⁺, with a S\$3,000 annual limit on out-of-pocket[^] expenses if you go to a Panel provider*

PRUExtra Plus Lite CoPay

- Covers 50% of your Deductibles⁺ (up to S\$1,750 per policy year) and half of your Co-insurance⁺⁺, with a S\$3,000 annual limit on out-of-pocket[^] expenses if you go to a Panel provider*
- Lowest premium levels among the two PRUExtra supplementary plans for PRUShield Plus plans

N.A.

* Panel providers under Private Hospitals include: Registered medical practitioners and specialists; Private Hospitals; and Private Treatment Centres, that appears on our approved Panel listing on our website. All Restructured Hospitals and Treatment Centres are also considered as Panel Providers. Non-panel Providers are Private Hospitals and private medical institutions listed under Non-panel on our website. They also include non-participating private specialists operating in Private Hospitals listed under Panel Providers. We reserve the right to change this Panel or Non-panel list from time to time.

⁺ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

⁺⁺ Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

[^] Out-of-pocket are expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of S\$3,000 per policy year if your hospital confinement is with one of the Panel providers*.

^{^^} Pro-ration applies if you go to a private hospital.