



## PRUSHIELD UPDATES RELATING TO COVID-19

(updated on 14 Mar 2022)

### FREQUENTLY ASKED QUESTIONS

#### **PRUShield Coverage for Unvaccinated COVID-19 Patients**

**Q1 I am unvaccinated against COVID-19. Will PRUShield cover me if I am hospitalised in Singapore?**

Yes. If you are unvaccinated against COVID-19 and are hospitalised for COVID-19 related illnesses, you will receive cover on your PRUShield Plan, subject to the standard Terms & Conditions of the PRUShield policy.

#### **COVID-19 TRAVEL RESTRICTIONS**

Amidst COVID-19, travel restrictions were introduced by the Ministry of Health ("MOH") on 27 March 2020. The travel restrictions and subsequent changes will impact the coverage we provide for COVID-19 related conditions and are updated in this FAQ.

**Q2 If I travel overseas, including countries with Vaccinated Travel Lanes (VTLs), will PRUShield cover me if I am hospitalised for COVID-19 when I return to Singapore?**

All Singaporeans, Permanent Residents and Long-term Pass Holders, who travelled out of Singapore and are hospitalised for symptoms for COVID-19 within 14 days of their return, will receive cover on their PRUShield Plan for COVID-19 treatment received on and after 20 October 2020 onwards. This is subject to the standard Terms & Conditions of the PRUShield policy.

For more information, please refer to point no. 22 on the announcement from MOH.

MOH's media release: <https://www.moh.gov.sg/news-highlights/details/roadmap-to-phase-three> (item 19 to 23)

**Q3 Does this impact Foreigners who are not covered under MSHL (i.e. Non-Integrated Shield Plan)?**

Yes, this also applies to foreigners who have Non-Integrated Shield Plans, which are MediSave approved, or other health insurance policies that have exclusions aligned to those of the MediShield Life Scheme (commonly known as Foreigner Shield Plans).

**Q4 What happens if I am hospitalised overseas due to the COVID-19 infection? Will my inpatient hospitalisation be covered under Emergency Overseas Treatment?**

If you travelled out of Singapore from 20 October 2020 and are hospitalised overseas due to COVID-19 infection, you will receive PRUShield coverage under *Emergency Medical Treatment outside Singapore* benefit. This is subject to the standard Terms & Conditions of the PRUShield policy. Day surgery and outpatient treatment are not covered.



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## **COVID-19 IMPACT ON OUTPATIENT TELEMEDICINE CLAIM AND DAILY HOSPITAL INCENTIVE BENEFIT**

*(updated on 14 Mar 2022)*

### **Q5 How will my PRUShield benefits be impacted with effect from 5 May 2020?**

With the latest media release announcements from the Life Insurance Association of Singapore (“LIA”) on 5 May 2020, PRUShield will extend coverage for outpatient telemedicine consultation under the pre-hospitalisation and post-hospitalisation benefit to provide additional support to our policyholders amid the COVID-19 pandemic and Singapore’s circuit breaker measures. This is subject to the standard Terms and Conditions of the benefit.

In addition, the PRUExtra’s Daily Hospital Incentive<sup>^</sup> benefit will be extended to Life Assured who are diagnosed with COVID-19 and were admitted to Community Care Facility (CCF) or Community Recovery Facility (CRF) for up to 14 days after being transferred from a hospital, subject to the standard Terms and Conditions of the benefit.

<sup>^</sup>Only available under PRUExtra Premier, PRUExtra Premier Saver, PRUExtra Premier Lite, PRUExtra Plus and PRUExtra Plus Lite.

(LIA’s media release: [https://www.lia.org.sg/media/2550/200505\\_lia-gia-release\\_extend-daily-hospital-cash-benefit-cover.pdf](https://www.lia.org.sg/media/2550/200505_lia-gia-release_extend-daily-hospital-cash-benefit-cover.pdf))

### **Q6 When will this be effective?**

This will be effective from 5 May 2020 (date inclusive).



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## **OUTPATIENT TELEMEDICINE CLAIM**

### **Q7 When will my outpatient telemedicine claim be admissible?**

The outpatient telemedicine claim will only be admissible under the pre-hospitalisation and/or post-hospitalisation benefit if the main claim is payable under the PRUShield plan, subject to the standard Terms and Conditions of the benefits.

Please refer to Q9 under this section for more information on the approved telemedicine providers covered by the PRUShield plan.

### **Q8 Do I need to be a COVID-19 patient to make a telemedicine claim?**

No. All policyholders diagnosed with a covered condition under the policy can make an eligible outpatient telemedicine claim under the pre-hospitalisation and/or post-hospitalisation benefit. This is subject to the standard Terms and Conditions of the benefit.

Please refer to Q9 for more information on the approved telemedicine providers covered by the PRUShield plan.

### **Q9 Which telemedicine provider is covered under PRUShield?**

PRUShield will only reimburse outpatient telemedicine claims from telemedicine providers that are approved by the MOH Regulatory Sandbox (i.e. MyDoc, SATA, etc.) and restructured hospitals.

Please visit [https://www.moh.gov.sg/home/our-healthcare-system/licensing-experimentation-and-adaptation-programme-\(leap\)---a-moh-regulatory-sandbox](https://www.moh.gov.sg/home/our-healthcare-system/licensing-experimentation-and-adaptation-programme-(leap)---a-moh-regulatory-sandbox) for the full list of active sandbox providers.

### **Q10 Will the delivery/courier fees of medication be covered under PRUShield?**

No. PRUShield will not cover for the delivery or courier fees of medication.

### **Q11 How do I make a telemedicine claim?**

Please submit the following documents:

- Pre/Post Claim Form
- Invoice and proof of payment for telemedicine

Please note that the claim will be subject to the standard Terms and Conditions of the benefit. We reserve our rights to request further information for claim assessment purposes if deemed necessary.



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## **DAILY HOSPITAL INCENTIVE CLAIM**

**Q12 Will Daily Hospital Incentive be payable to confirmed COVID-19 patients?**

Yes, Daily Hospital Incentive will be payable if you are a confirmed COVID-19 patient, subject to the standard Terms and Conditions of the benefit.

However, it will not be payable if the Life Assured travelled out of Singapore on or after 27 March 2020, disregarding prevailing travel advisories issued by MOH, including if they are admitted for suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore. This is unless you had travelled under MOH permitted travel arrangements OR received COVID-19 treatment on and after 20 October 2020).

**Q13 Will Daily Hospital Incentive continue to be payable if I am a confirmed COVID-19 patient and I am being transferred to a Community Care Facility (CCF) or Community Recovery Facility (CMF) from a hospital?**

Yes, Daily Hospital Incentive will continue to be payable for your stay in a CCF or CRF, up to 14 days after you are transferred from a hospital, subject to the standard Terms and Conditions of the benefit.

**Q14 Will I be able to claim the Daily Hospital Incentive if I am a not confirmed COVID-19 patient?**

If you are not a confirmed COVID-19 patient and you are hospitalised due to other medical conditions, the Daily Hospital Incentive continues to be payable. This is subject to the standard Terms and Conditions of the benefit.

**Q15 How do I make the Daily Hospital Incentive claim if I am admitted to a CCF or CRF?**

Please submit the following documents:

- PruExtra Claim form
- Hospital Discharge Summary
- Quarantine Order
- Revocable Order

Please note that the claim will be subject to the standard Terms and Conditions of the benefit. We reserve our rights to request further information for claim assessment purposes if deemed necessary.



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## **COVID-19 VACCINATIONS IMPACT ON PRUSHIELD POLICIES**

*(updated on 20 Jan 2022)*

### **Q1 Will my PRUShield plan cover adverse effects from COVID-19 vaccinations?**

Yes, we will provide coverage to Life Assured who are hospitalised due to adverse effects (such as a severe allergic reaction) from the COVID-19 vaccinations\*. There will be no change in premiums, and coverage is subject to the standard Terms and Conditions of their PRUShield plan.

\* The COVID-19 vaccination needs to be authorised by the Singapore Health Sciences Authority or under the Special Access Route and must be administered on the recommendation of a medical practitioner duly licensed by the Singapore Medical Council.

Please note that outpatient treatment due to adverse effects from COVID-19 vaccinations will not be covered.

### **Q2 When will this be effective?**

From 13 January 2021 (date inclusive), PRUShield plans will cover adverse effects from COVID-19 vaccinations. From 17 June 2021, PRUShield plans will also cover adverse effects from COVID-19 vaccines administered under the Special Access Route.

### **Q3 When will the coverage end?**

There is currently no deadline for COVID-19 vaccinations approved by the Singapore Health Sciences Authority. Do note that terms and conditions may be updated from time to time. Coverage will be provided for COVID-19 vaccinations under the Special Access Route till 31 December 2022.

### **Q4 How do I apply for this change?**

This change will apply automatically to all new and existing PRUShield policies. There is no further action required from you.

There will be no change in premiums to the PRUShield component of your Integrated Shield Plan with this change as well.

### **Q5 How do I claim if I have been hospitalised due to adverse effects from COVID-19 vaccination?**

As only inpatient hospitalisation (including Short Stay Ward) due to adverse effects from COVID-19 vaccinations is claimable, all claims must be e-filed from the hospital. Please note that the claim will be subject to the standard Terms and Conditions of the benefit.

We reserve our rights to request further information for claim assessment purposes if deemed necessary.



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## **EXTENSION OF COVERAGE FOR DIRECT COMMUNITY HOSPITAL ADMISSIONS FOR COVID-19 MANAGEMENT**

*(updated on 20 Jan 2022)*

### **Q1 How will my PRUShield benefits be impacted?**

From 13 January 2021, MediShield Life (MSHL) coverage was extended to patients who are directly admitted into Community Hospitals for COVID-19 management to reduce unnecessary admissions and ease the load at acute hospitals, especially for those who are clinically well.

To support the Singapore government's efforts in overcoming the COVID-19 pandemic, Prudential will extend our coverage to patients directly admitted to Community Hospital for COVID-19 management without any change in premiums with effect from 1 April 2021 (date inclusive). This is subject to the standard Terms and Conditions of their PRUShield plan.

Prior to this announcement, MSHL and PRUShield only covered Community Hospital stays for patients referred from acute inpatient hospitalisation or from a restructured hospital's Emergency Department under the current guidelines and policy terms and conditions.

*Note: This arrangement will be extended to all residents in Singapore. However, only Singaporeans and Singapore Permanent Residents will be covered under MSHL.*

### **Q2 When will this change be effective?**

This change will be effective 1 April 2021 (date inclusive) and will automatically apply to all new and existing PRUShield policies.

### **Q3 How do I apply for this change?**

This change will apply automatically, and no further action is required from the customer.

### **Q4 Is there any additional cost to the customer?**

There will be no change in premiums to the PRUShield component of the Integrated Shield Plan with this benefit as part of our commitment to helping the community combat COVID-19.

### **Q5 How do I claim if I am directly admitted to a Community Hospital stay for COVID-19 management?**

For patients eligible to claim for direct admission to Community Hospital for COVID-19 management, the claim must be e-filed from the Community Hospital. Please note that the claim will be subject to the standard Terms and Conditions of the benefit.

We reserve our rights to request further information for claim assessment purposes if deemed necessary.

### **Q6 Will the policy terms and conditions be lifted for other Illness or Accident which requires direct admission to Community Hospital?**

No, the admission to Community Hospital will only be covered based on the standard policy terms and conditions mentioned in our policy document.