



PRUSHIELD AND PRUEXTRA COVERAGE OF CANCER DRUG TREATMENTS

(updated on 20 March 2023)

FREQUENTLY ASKED QUESTIONS

Q1 What is the Cancer Drug List (CDL)?

To keep cancer drug treatments and insurance premiums affordable in the longer term, the Ministry of Health (MOH) has introduced a Cancer Drug List (CDL). The CDL comprises clinically proven and more cost-effective cancer drug treatments (i.e., drugs paired with specified clinical indications, dosage form & strength, for which the drugs can be administered).

A treatment is clinically proven if it has met the regulatory authority's (in the case of Singapore, Health Sciences Authority's (HSA's)) required standards of safety, quality, and efficacy. A treatment is cost-effective if its clinical benefits are commensurate with its costs. For more information, please refer to the FAQs on MOH's [website](#).

The CDL is published on MOH's [website](#) and currently covers most cancer drug treatments approved by HSA. MOH will update it every few months to keep up with medical advancements and the latest clinical evidence.

Q2 What are the benefits of the CDL and changes in cancer drug coverage?

The CDL and changes in cancer drug coverage aim to keep cancer drug treatments and insurance premiums affordable in the longer term. Through the CDL, MOH can negotiate better prices and extend subsidies for more cancer drugs. As of 1 Sep 2022, more than 80% of subsidised cancer patients in Public Healthcare Institutions (PHIs) will now be able to access a wider range of subsidised cancer drug treatments than before.

Q3 How will the CDL affect my coverage?

From 1 September 2022, only cancer drug treatments that are listed on the CDL and administered as per the CDL will be claimable from MediShield Life (MSHL) and MediSave (MSV). For Integrated Shield Plans (including PRUShield), the same change will take effect for policies renewed or purchased on or after 1 April 2023. These changes were announced by MOH on 17 August 2021¹ and recapped in a press release on 2 September 2022².

The Life Insurance Association, Singapore (LIA) has developed a '[Non-CDL Classification Framework](#)' to provide greater clarity and facilitate a common understanding of non-CDL treatments covered by riders. Under the framework, cancer drug treatments are grouped according to regulatory approvals and clinical guidelines. Please refer to LIA's website at <https://www.lia.org.sg/industry-guidelines/health-insurance/framework/> for more details.

If you have a PRUExtra Rider policy, your rider will cover non-CDL treatments under drug classes A to E of LIA's Non-CDL Classification Framework, subject to claim limits once your policy is renewed on or after 1 April 2023 (refer to Q7 below for more details).

If you are currently seeking cancer drug treatment, please refer to Q11 in this FAQ for information on support available.

¹ <https://www.moh.gov.sg/news-highlights/details/government-enhances-subsidies-to-improve-affordability-of-cancer-treatment-17Aug2021>

² <https://www.moh.gov.sg/news-highlights/details/transitional-support-for-cancer-patients>



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Q4 When will the CDL and changes in cancer drug coverage be implemented?

MediShield Life (MSHL) and MediSave (MSV) will only cover treatments on the CDL from 1 September 2022. For Integrated Shield Plans (including PRUShield) and riders (PRUExtra), the CDL and changes in cancer drug coverage will only come into effect from 1 April 2023, when an existing policy is renewed or a new policy is purchased. Customers currently seeking cancer drug treatment will receive transitional support. For more details, please refer to Q11.

Q5 How do I know what drug treatment is claimable under the cancer drug treatment benefit?

Please consult your doctor to find out if your treatment is on the CDL. You can also visit <https://go.gov.sg/moh-cancerdruglist> to view the latest version of the CDL. The list contains information on subsidies (if applicable), MediShield Life and MediSave claim limits for each of the treatments (drug-indication pairs).

For coverage of non-CDL cancer drug treatments under PRUExtra, the Life Insurance Association, Singapore (LIA Singapore) has developed a '[Non-CDL Classification Framework](#)' where cancer drug treatments are grouped according to regulatory approvals and clinical guidelines. If you have a PRUExtra Rider policy, your rider will cover non-CDL treatments under drug classes A to E of LIA's Non-CDL Classification Framework at up to S\$150,000 per year (depending on the policy and drug class), once your policy is renewed on or after 1 April 2023 (refer to Q7 for more details).

Q6 Will there be changes to my policy benefits?

Yes, your policy's Outpatient Cancer Treatment benefit will be replaced with 2 new benefits; Cancer Drug Treatment benefit and Cancer Drug Services benefit; for policies purchased or renewed on or after 1 April 2023:

- **Cancer Drug Treatment benefit** – Only cancer drug treatments administered as specified on the CDL will be claimable under your Policy, up to the treatment-specific claim limits. Selected outpatient cancer drug treatments beyond the CDL will be claimable under riders. If you are currently undergoing cancer treatment, please consult your doctor early on whether your treatment is on the CDL.
- **Cancer Drug Services benefit** – Services that are part of a cancer drug treatment (including treatments not on the CDL), such as consultations, scans, lab investigations, treatment preparation and administration, supportive care drugs and blood transfusions, will be claimable under the Cancer Drug Services benefit, up to specified claims limits.

Q7 What will the claim limits of the Cancer Drug Treatment benefit and Cancer Drug Services benefit be?

Your additional claim limits under PRUShield and PRUExtra riders will be a multiple of the MediShield Life (MSHL) claim limits for the cancer drug treatment and services on the CDL (as listed on MOH's [website](#)), or a flat limit for non-CDL treatments covered by PRUExtra riders. Limits will vary depending on the plan you have.

Base Plan (i.e. PRUShield) Claim Limit (Inclusive of payout from MSHL)	PRUShield Premier	PRUShield Plus	PRUShield Standard	PRUShield A	PRUShield B
Cancer drug treatment (monthly limit)	5x	5x	3x	3x*	3x**
Cancer drug services (annual limit)	5x	5x	2x	3x*	3x**

* Total claims payable for both Cancer drug treatment and Cancer drug services is subject to a combined annual limit of S\$42,000.

** Total claims payable for both Cancer drug treatment and Cancer drug services is subject to a combined annual limit of S\$36,500.



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PRUExtra Plan Claim Limit (in addition to base plan (i.e. PRUShield) limit)	Private Plan (Premier, Premier Lite, Premier Lite Copay, Premier Copay, Preferred Copay)	Public Plan (Plus, Plus Lite, Plus Copay, Plus Lite CoPay)
Cancer drug treatment listed on the CDL (monthly limit)	15x	15x
Cancer drug treatment not listed on the CDL (annual limit)***	S\$150,000	S\$150,000
Cancer drug services (annual limit)	15x	15x

“x” is defined as a multiple of MSHL limits available on MOH's [website](#), under “MediShield Life Claim Limit per month”. “5 x MSHL limits” means the insured is covered up to 5 times the MSHL limits. Similarly, “3 x MSHL limits” means the insured is covered up to 3 times the MSHL limits.

*** PRUExtra riders will cover non-CDL treatments under drug classes A, B, C, D and E based on LIA's [Non-CDL Classification Framework](#), up to the annual policy claim limit for non-CDL treatments. This may be updated from time to time so please refer to the FAQ at <https://www.prudential.com.sg/prushield-changes> for more information. **The stop loss feature of S\$3,000 will not apply to non-CDL treatments.**

If multiple cancer drug treatments (on the CDL) are used for the same primary cancer within a month, the maximum claim payable from your PRUShield plan that month will be up to the highest claim limit among the treatments, if they are prescribed according to the indications listed on the CDL. However, if multiple cancer drug treatments are used but not according to the indications on the CDL, only CDL treatments with the indication “for cancer treatment” as stated on the CDL on MOH’s website would be claimable.

For example, if a patient uses Treatments X & Y as per the indications on the CDL for the same primary cancer, and Treatment X has a PRUShield claim limit of S\$2,000 & MediSave withdrawal limit of S\$600 while Treatment Y has a PRUShield claim limit of S\$1,000 & MediSave withdrawal limit of S\$600 in a month, the patient may claim no more than S\$2,000 from PRUShield and S\$600 from MediSave in that month to cover both cancer drug treatments.

In addition, drug omission or replacement with another CDL drug indicated "for cancer treatment" is allowed for cancer drug treatments listed on the CDL involving more than one drug, only if they are due to intolerance or contraindications.

If multiple cancer drug treatments (on the CDL) for multiple primary cancers are used within a month, the maximum claim payable for cancer drug treatment from your PRUShield plan for that month will be up to the sum of the highest claim limits among the treatments for each primary cancer, provided the treatments are prescribed according to the indications listed on the CDL for each primary cancer.

For example, if a patient uses CDL Treatment X for primary cancer A and CDL Treatment Y for primary cancer B, and CDL Treatment X has a PRUShield claim limit of S\$2,000 & MediSave withdrawal limit of S\$600 while CDL Treatment Y has a PRUShield claim limit of S\$1,000 & MediSave withdrawal limit of S\$600 in a month, the patient may claim no more than S\$3,000 from PRUShield and S\$600 from MediSave in that month to cover both cancer drug treatments. Such claims will be processed on a best effort basis due to system limitations.



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Q8 What is an example of a claimable cancer drug treatment under my PRUShield policy?

In this example, Brigatinib has been prescribed for treatment of a locally advanced or metastatic ALK mutation-positive non-small-cell lung cancer - **treatment is claimable** as the **drug and its clinical indication** are on the CDL.

Example

Plan: PRUShield Premier + PRUExtra Premier CoPay

Brigatinib for treatment of locally advanced or metastatic ALK mutation-positive non-small-cell lung cancer

Plan	MSHL Claim Limit	PRUShield Premier	PRUExtra Premier CoPay	Total Eligible Claim
Cancer drug treatment listed on the CDL limit (Monthly)	S\$2,000	5x MSHL = S\$10,000	Additional 15x MSHL = S\$30,000	S\$40,000
Cancer drug services limit (Annual)	S\$3,600	5x MSHL = S\$18,000	Additional 15x MSHL = S\$54,000	S\$72,000

Customer can claim up to S\$40,000/month for cancer drug treatment listed on the CDL and up to S\$72,000/year for cancer drug services (both amounts are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV)).

Please note that the claim payable is subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule. The prevailing stop loss feature of S\$3,000 under PRUExtra policies will apply to CDL treatments but not non-CDL treatments. The MSHL Claim Limits listed above are correct as of 4 March 2023. Please refer to MOH's [website](#) for the latest CDL and corresponding claim limits.

Q9 What is an example of a non-claimable drug treatment under my PRUShield policy?

In this example, Brigatinib has been prescribed for breast cancer treatment. It is **not claimable** from MediShield Life (MSHL) and PRUShield Base Plans even though the drug is listed on the CDL, as this particular treatment (i.e., the drug and the indication pairing) is not on the CDL.

However, customers with a PRUExtra plan will be able to make a claim as this treatment falls under Class A of LIA's Non-CDL Classification Framework, which is covered under PRUExtra.

Example

Plan: PRUShield Premier + PRUExtra Premier CoPay

- PRUShield Premier** claim limit for cancer drug treatment not listed on the CDL = S\$0
- PRUShield Premier** claim limit for cancer drug services = S\$18,000 (5x MSHL limit)
- PRUExtra Premier CoPay** claim limit for cancer drug treatment not listed on the CDL = S\$150,000
- PRUExtra Premier CoPay** claim limit for cancer drug services = S\$54,000 (15x MSHL limit)

Customer can claim up to S\$150,000 in a year for this treatment under PRUExtra Premier CoPay and up to S\$72,000/year for cancer drug services.

Please note that the claim limit is subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule. The PRUExtra stop loss feature of S\$3,000 will **not** apply to non-CDL treatments.



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Q10 Is a Prudential customer restricted to undergoing only cancer drug treatments on the CDL?

No, they are not. However, if a Prudential customer undergoes a cancer drug treatment outside of the CDL, the treatment will only be covered under the PRUExtra riders for drug classes A, B, C, D and E, up to the claim limit based on your policy. For more details, refer to Q5, Q7 and Q9.

Q11 Will there be support for those currently seeking cancer drug treatment?

Yes. To allow sufficient time for affected individuals to adjust to the changes, customers who made a valid inpatient or outpatient claim under their PRUShield Plan for cancer drug treatment administered from 1 January 2023 to 31 March 2023 will continue receiving their current coverage until 30 September 2023 or later:

- Customers whose policies are renewing between 1 April 2023 and 30 September 2023, will continue to receive the current coverage of their PRUShield Plan until 30 September 2023.
- Customers whose policies are renewing between 1 October 2023 to 31 March 2024, will continue to receive the current coverage until their policy renewal date.

Thereafter, these customers will not be able to make claims from their PRUShield Plan for any treatments not on the CDL, and their claims for CDL treatments will be subject to the revised limits.

Customers who are undergoing treatments not listed on the CDL may wish to discuss with their doctors whether there are suitable alternatives on the CDL. However, if switching to a CDL treatment is not feasible, there is support available for those facing difficulties affording treatment.

- If you are a subsidised patient, you can approach a Medical Social Worker (MSW) in your public healthcare institution (PHI) for financial assistance such as MediFund.
- If you are a non-subsidised patient in a PHI or a patient in a private medical institution, you can approach your doctor to refer you to subsidised care in a PHI, where financial assistance may be available. The PHI's medical team will review your treatment plan and provide financial counselling (e.g., eligibility for subsidies) before you decide whether to proceed with the transfer.

Customers who have PRUExtra plans may continue to have their non-CDL treatments covered, if it falls under Class A, B, C, D & E of LIA's [Non-CDL Classification Framework](#), up to the claim limit stated in the benefits schedule.