

## PRUSMART LADY CLAIM FORM

(RHEUMATOID ARTHRITIS)

### SECTION 1

**This section is to be completed by the Life Assured who is at least 18 years old or the policyowner if the Life Assured is below 18 years old**

The issue of this form is in no way an admission of liability. No claim can be considered unless the medical examiner's report is furnished at the expense of the claimant.

#### Mandatory Required documents for claim submission:

1. PruSmart Lady Claim Form and Medical Specialist Report (please select the appropriate form depending on the medical condition)
2. Clinical Abstract Application Form (3 copies)
3. Diagnostic laboratory and objective test reports supporting the diagnosis

**Important Note:** Please note that, under the policy terms and condition, the policy may be void if any information provided in this claim form are made knowingly by you that it is materially false or misleading.

#### LIFE ASSURED'S PARTICULARS

Full Name  NRIC No

Address

Date of Birth  Contact No  Occupation

Method of Delivery for Claim Settlement:

Mail  Self Collection  Delivery by a Prudential Financial Consultant  
Name and Contact Number of Financial Consultant

#### POLICY DETAILS

Please indicate the policy number for the benefit type you would like to claim.

##### Benefit Type

- PruSmart Lady

##### Policy Number(s)

#### DECLARATION

I hereby declare that all information given by me in this form is, to the best of my knowledge and belief, true and complete. I hereby authorise Prudential Assurance Company Singapore (Pte) Limited ("Prudential") to:

- a) seek medical information from any doctor who, at any time, has attended to the life assured concerning anything which affects his/her physical or mental health;
- b) seek information from any insurance office to which a insurance proposal has been made; and
- c) seek information from any other sources (including employer, government authorities) in connection with this claim.

I understand and agree that Prudential should have full access to the information stated above and a photographic copy of this authorisation shall be as valid as the original.

Name & Signature of Life Assured or Policyowner if  
Life Assured is below 18 years old

Date

Prudential Assurance Company Singapore (Pte) Limited 30 Cecil Street #30-01 Prudential Tower Singapore 049712

Postal Address: Robinson Road P.O. Box 492 Singapore 900942

Telephone: 6535 8988 Fax: 6734 9555 Website: [www.prudential.com.sg](http://www.prudential.com.sg)

Part of Prudential Corporation plc Reg. No 199002477Z

## 1. TYPE OF CLAIM

Please indicate the type of claim you would like to file by ticking the appropriate box

### PruSmart Lady Benefit

#### a) Female Illnesses

- |   |                          |   |                          |
|---|--------------------------|---|--------------------------|
| • Systemic Lupus Erythematosus (SLE) with Lupus Nephritis | <input type="checkbox"/> | • Rheumatoid Arthritis  | <input type="checkbox"/> |
| • Malignant cancer/ Carcinoma in-situ of breast           | <input type="checkbox"/> | • Malignant cancer/ Carcinoma in-situ of cervix                 | <input type="checkbox"/> |
| • Malignant cancer of uterus                              | <input type="checkbox"/> | • Malignant cancer of fallopian tube                            | <input type="checkbox"/> |
| • Malignant cancer of ovary                               | <input type="checkbox"/> | • Malignant cancer of vagina/ vulva                             | <input type="checkbox"/> |
| • Chronic Auto-immune Hepatitis                           | <input type="checkbox"/> | • Osteoporosis requiring surgery or repair                      | <input type="checkbox"/> |
| • Urinary Incontinence requiring surgical repair          | <input type="checkbox"/> | • Uterine Prolapse/ Pelvic relaxation requiring surgical repair | <input type="checkbox"/> |

#### b) Medical Procedure

- |  |                          |   |                          |
|--|--------------------------|---|--------------------------|
| • Unilateral Breast Lumpectomy due to malignant condition or carcinoma in-situ | <input type="checkbox"/> | • Bilateral Breast Lumpectomy due to malignant condition or carcinoma in-situ | <input type="checkbox"/> |
| • Hysterectomy due to malignant condition                                      | <input type="checkbox"/> | • Mastectomy due to malignant condition                                       | <input type="checkbox"/> |
| • Complicated repair of vaginal fistula  | <input type="checkbox"/> | • Radical vulvectomy required due to malignant condition                      | <input type="checkbox"/> |
| • Wertheim's operation required due to malignant condition                     | <input type="checkbox"/> | • Total pelvic exenteration required due to malignant condition               | <input type="checkbox"/> |

#### c) Reconstructive Surgery or Skin Grafting

- |  |                          |   |                          |
|--|--------------------------|---|--------------------------|
| • Breast reconstructive surgery following mastectomy | <input type="checkbox"/> | • Facial reconstructive surgery due to accident | <input type="checkbox"/> |
| • Skin grafting due to major burns                   | <input type="checkbox"/> | • Skin grafting due to skin cancer              | <input type="checkbox"/> |

### Maternity Risk Cover Benefit

#### a) Pregnancy Complication

- |   |                          |  |                          |
|---|--------------------------|--|--------------------------|
| • Disseminated Intravascular Coagulation                      | <input type="checkbox"/> | • Ectopic Pregnancy                                      | <input type="checkbox"/> |
| • Death of foetus of life assured after 195 days of pregnancy | <input type="checkbox"/> | • Death of child of life assured within 28 days of birth | <input type="checkbox"/> |
| • Death of life assured during delivery                       | <input type="checkbox"/> | • Hydatiform Mole  | <input type="checkbox"/> |

- Pre-Eclampsia or Eclampsia
- Aminotic Fluid Embolism
- Fatty Liver of Pregnancy
- Abruptio Placentae

**b) Congenital Illnesses**

- Down's Syndrome
- Tetralogy of Fallot
- Atrial Septal Defect
- Absence of Two Limbs
- Infantile Hydrocephalus
- Cerebral Palsy
- Congenital Dislocation of Hips
- Congenital Deafness
- Spina Bifida
- Transposition of Great Vessels
- Ventricular Septal Defect
- Anal Atresia
- Cleft Palate/ Cleft Lip
- Club Foot
- Congenital Blindness

**c) Hospital Care**

- Incubation of newborn child for more than 3 consecutive days immediately following birth
- Premature birth requiring neonatal ICU

**2. NATURE OF CLAIM**

2.1 Describe fully the extent and nature of illness/injury. If your condition is caused by an accident, please provide the date of the accident and describe how and where did the accident occur.

2.2 Was a police report made? Yes  No  If yes, please attach a copy of the report.

2.3 Have you previously suffered from or received treatment for a similar or related illness/injury? If 'yes', please give details.

2.4 On which date did you first consult a medical practitioner in connection with the illness/injury?

2.5 Please provide the details of all doctors or specialists whom you have consulted in connection with your illness/injury: -

Name of Doctor	Name and Address of Clinic/ Hospital	Dates of Consultation	Reason for Visit

2.6 Please provide details of your usual medical attendant if different from above: -

Name of Doctor	Name and Address of Clinic/ Hospital

### 3. GENERAL

3.1 Are you insured for similar benefits with any other company? If 'yes', please give full details:-

Name of Insurer	Type of Plan	Date of Issue	Benefit Amount

3.2 Do you smoke cigarettes? Yes  No   
If 'yes', please give full details: -

What is your daily consumption?  sticks/ per day For how long have you been smoking?

## SECTION 2

**This section is to be completed by the life assured's attending medical specialist.**

### MEDICAL SPECIALIST REPORT

RHEUMATOID ARTHRITIS

Name of Specialist  MCR No.

Field of Specialty

Name of Medical Institution

**PART I**

Please only complete this form if the patient is unequivocally diagnosed with Rheumatoid Arthritis. Otherwise, please return the form to the patient.

**PART II**

1. When were you first consulted for the condition?

	DD		MM		YY
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2a. What were the presenting symptoms when you first saw the patient?

2b. When did the above symptoms first present?

	DD		MM		YY
--	----	--	----	--	----

If the date is unknown, please state how long the symptoms had been present prior to the date of first consultation.

3a. Please provide full and exact details of the diagnosis.

3b. Date of diagnosis.

3c. Date the patient was informed of the diagnosis.

4. Please provide dates and details of investigation performed for the diagnosis. Kindly attach copies of all relevant objective test reports, which confirmed the diagnosis.

5a. Were you the doctor who first diagnosed the patient with this condition? Yes ( ) No ( )

5b. If yes, over what period do your record extend? From

	to	
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5c. If you are not the first doctor who diagnosed the patient with this condition, please provide:

- (i) Name and practice address of the doctor who first made the diagnosis or had treated the patient for this condition.

- (ii) The date the diagnosis was made by the previous doctor.

- (iii) When was the referral made for the patient to see you?

**PART III**

1. Please provide details of the rheumatoid factor test confirming the diagnosis of Rheumatoid Arthritis. Please attach copies of the rheumatoid factor test results.

2. Please state the stage of the patient's rheumatoid arthritis.

3. Describe what are the major clinical deformities seen at the following joint areas:

- a. hands : \_\_\_\_\_
- b. wrists : \_\_\_\_\_
- c. elbows: \_\_\_\_\_
- d. cervical spine: \_\_\_\_\_
- e. knees: \_\_\_\_\_
- f. ankles: \_\_\_\_\_
- g. metatarsophalangeal joints in the feet : \_\_\_\_\_

4. Please provide details as to the patient's ability in performing her Activities of Daily Living (ADLs) in the table provided in Appendix 1.

Please use the Rating Guide to indicate the level of personal assistance the patient requires for the following ADLs.

RATING GUIDE	
Score 1	Able without assistance, i.e. no help is needed
Score 2	Occasional help, i.e. need help less than 50% of the time
Score 3	More often than not, i.e. need help about 50% - 75% of the time
Score 4	Most of the time, i.e. need help 75% - 90% of the time
Score 5	Almost always/always, i.e. need help all the time or unable to perform

5. Please comment on the following in relation to the patient's current disability as a result of rheumatoid arthritis:
- a) Is the patient totally and permanently disabled such that she cannot engage in any occupation, business of activity, which pays an income? Yes ( ) No ( )
  - b) Is the patient permanently disabled and confined to a home, hospital or other institution requiring constant care and medical attention for at least 6 consecutive months? Yes ( ) No ( )
  - c) Is the patient suffering from total and irrecoverable loss of use of both eyes? Yes ( ) No ( )
  - d) Is the patient suffering from total and irrecoverable loss of use of any two limbs at or above the wrist or ankle? Yes ( ) No ( )
  - e) Is the patient suffering from total and irrecoverable loss of use of one eye and any one limb at or above the wrist or ankle? Yes ( ) No ( )

*(Note to claims assessor: Q5 is solely for the consideration of PSL I)*

**PART IV**

1. Is the diagnosis related to Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)? Yes ( ) No ( )

if yes, please provide the date of HIV/ AIDS diagnosis.

	DD		MM		YY
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2. Is the diagnosis related to the consumption of any intoxicating liquor, drugs or poison, suicide or attempted suicide or intentional self-injury? Yes ( ) No ( )
3. Is the diagnosis related to the use of unprescribed drugs where such drugs are required by law to be prescribed by a registered medical practitioner? Yes ( ) No ( )

**PART V**

1. Was the patient previously diagnosed to be suffering from rheumatoid arthritis? Yes ( ) No ( )

If yes, please provide the following information:

- a) Details of the joints affected

b) Date of diagnosis

	DD		MM		YY
--	----	--	----	--	----

c) Name and practice address of the doctor who had diagnosed/ treated the patient

2. Please provide details of the patient's personal medical history and any further information about the patient, which may be of assistance to us in assessing this claim.

I hereby declare that the above answers are true to the best of my knowledge and belief and that I agree to a copy of this report to be made available to the patient or the relevant authorities upon their request.

**Signature** of the Medical Specialist who filled up **Section 2**

Practice Stamp of the Medical Specialist

Name (printed) of the Medical Specialist

Date

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## **SECTION 3**

### **Attachment of Laboratory Reports**

To enable us to proceed with the claim, it is mandatory to enclose all relevant clinical, radiological, histological, operation and laboratory reports by attaching them to this page.