

Annex A – Comparison of key features in Prudential’s previous and new riders

Comparison of previous VS new PRUExtra riders		
Key features	<u>Previous</u> PRUExtra CoPay riders	<u>New</u> PRUExtra Care riders
Deductible coverage	Covered, up to 95%	Not covered for the first \$3,500. Covers 95% of the deductible amount above \$3,500.
Co-insurance	Covered, up to 50%	Covered, up to 50%
Co-payment cap/ Stop-loss limit	\$3,000	\$6,000
Extra cover for early to late critical illness benefit	No	Yes ^{New}
Retrenchment waiver benefit	No	Yes ^{New} <ul style="list-style-type: none"> • PRUExtra Premier Care • PRUExtra Preferred Care
Non-listed cell, tissue, and gene therapy product (CTGTP)	Covered	Covered
Non-cancer drug list services and treatments *	Covered	Covered
Claims-based premium pricing	Yes <ul style="list-style-type: none"> • PRUExtra Premier CoPay • PRUExtra Preferred CoPay 	Yes <ul style="list-style-type: none"> • PRUExtra Premier Care
Access to PRUPanel Connect **	Yes <ul style="list-style-type: none"> • PRUExtra Premier CoPay • PRUExtra Preferred CoPay 	Yes <ul style="list-style-type: none"> • PRUExtra Premier Care • PRUExtra Preferred Care

* **PRUExtra** riders (previous and new) provide additional coverage of \$150,000 per annum on non-cancer drug list (CDL) treatments (drug classes A to E) which are outside the scope of standard MediShield Life (MSHL) and IP main plan coverage. PRUExtra customers also get higher coverage of 15x the MSHL limit (monthly limit) for cancer drug treatments listed on the CDL and 15x the MSHL limit (yearly limit) for cancer drug services.

** PRUExtra Premier Care and PRUExtra Preferred Care customers have access to **PRUPanel Connect (PPC)**, Prudential’s hospital partnership programme launched in 2019. Under the PPC programme, they can choose from a wide array of healthcare options for panel specialists and medical specialties, enjoy enhanced convenience from value-added services, and better management of healthcare costs. PPC currently has over 2,000 specialists. For more information, visit: <https://www.prudential.com.sg/prupanel-connect>

Annex B – Comparison of out-of-pocket expenses

Out-of-pocket expenses comparison of Previous VS New PRUExtra riders (private hospital plan)

Out-of-pocket expenses	PRUExtra Premier CoPay	PRUExtra Premier Care ^{NEW}	Difference
Private hospital bill of \$50,000			
Panel / Extended Panel	5% of deductible: \$175 50% of co-insurance: \$2,325 Total: \$2,500	Full deductible: \$3,500 50% of co-insurance: \$2,325 Total: \$5,825	+\$3,325
Not under panel	\$2,000 + 5% of deductible: \$2,075 50% of co-insurance: \$2,325 Total: \$4,400	Full deductible: \$3,500 50% of co-insurance: \$2,325 Total: \$5,825	+\$1,425

Out-of-pocket expenses	PRUExtra Premier CoPay	PRUExtra Premier Care ^{NEW}	Difference
Private hospital bill of \$200,000			
Panel / Extended Panel	5% of deductible: \$175 50% of co-insurance: \$9,825 Total: \$3,000 (capped due to stop loss feature)	Full deductible: \$3,500 50% of co-insurance: \$9,825 Total: \$9,500 (co-insurance capped at \$6,000 due to stop loss feature)	+\$6,500
Not under panel	\$2,000 + 5% of deductible: \$2,075 50% of co-insurance: \$9,825 Total: \$11,900	Full deductible: \$3,500 50% of co-insurance: \$9,825 Total: \$13,325	+\$1,425

Out-of-pocket expenses comparison of New PRUExtra riders VS No riders (private hospital plan)

Out-of-pocket expenses	PRUExtra Premier Care ^{NEW}	No rider	Difference
Private hospital bill of \$50,000			
Panel / Extended Panel	Full deductible: \$3,500 50% of co-insurance: \$2,325 Total: \$5,825	Full deductible: \$3,500 Full co-insurance: \$4,650 Total: \$8,150	+\$2,325
Not under panel	Full deductible: \$3,500 50% of co-insurance: \$2,325 Total: \$5,825		+\$2,325

Out-of-pocket expenses	PRUExtra Premier Care ^{NEW}	No rider	Difference
Private hospital bill of \$200,000			
Panel / Extended Panel	Full deductible: \$3,500 50% of co-insurance: \$9,825 Total: \$9,500 (co-insurance capped at \$6,000 due to stop loss feature)	Full deductible: \$3,500 Full co-insurance: \$19,650 Total: \$23,150	+\$13,650
Not under panel	Full deductible: \$3,500 50% of co-insurance: \$9,825 Total: \$13,325		+\$9,825