

FAQ on the new MOH guidelines for Integrated Shield Plan (IP) Supplementary Plans

We would like to keep you, our customers informed about the changes to the IP Supplementary Plans as announced by the Ministry of Health (MOH) on 26 November 2025.

A. Regulatory Change Impacting PRUExtra Supplementary Plans

1. What are the new requirements of Integrated Shield Plan (IP) supplementary plans?

From 1 April 2026:

- a) **Deductible Coverage:** New IP supplementary plans will no longer cover the minimum IP deductibles (up to \$3,500) set by the MOH; and
- b) **Co-payment Cap:** The annual co-payment cap (also referred to as the stop-loss benefit¹ under the PRUExtra CoPay supplementary plans), will increase from \$3,000 to \$6,000 per year to keep pace with the increase in bill sizes over time. This cap applies to co-payments excluding the minimum IP deductible.

¹*Stop-loss is only applicable for Panel providers, Extended Panel (EP) specialists, and in cases where emergency treatment is sought at Accident & Emergency.*

These new MOH requirements aim to strengthen the long-term sustainability of healthcare and health insurance.

Prudential will be introducing new supplementary plans that comply with these requirements from **1 April 2026**. At the same time, we will be withdrawing our existing PRUExtra CoPay supplementary plans as they no longer fulfil the MOH requirements.

If you have purchased an existing PRUExtra CoPay supplementary plan between **27 November 2025 and 31 March 2026 (both dates inclusive)**, you will need to **transition to the new supplementary plan upon policy renewal from 1 April 2028**.

2. What does minimum IP deductible refer to?

Under MOH's guidelines, the minimum IP deductible is as follows:

Targeted IP Coverage of the Insured Person's IP	Ward Class Utilised by Insured Person	Minimum Deductible* Lower of Target IP Coverage or Ward Class Utilised
Class A/Private	Class A/Private	\$3,500
Class B1	Class B1	\$2,500
Class B2	Class B2	\$2,000
Class C	Class C	\$1,500
Outpatient	NA	NA
Day Surgery / Short Stay Wards	Non-Subsidised	\$2,000
	Subsidised	\$1,500

The minimum deductible for hospitalisations is based on the lower of:

- (i) the deductible applicable to the plan's targeted ward class and
- (ii) the deductible for the ward class actually used.

For example, if an IP plan targets **Class B1** coverage:

- The minimum deductible is **\$2,500** when the insured stays in **Class B1, Class A, or private wards**.
- If the insured stays in a **Class B2** ward, the minimum deductible reduces to **\$2,000**.
- If the insured stays in a **Class C** ward, the minimum deductible reduces to **\$1,500**.

3. What is the impact on policy applications that were submitted during the announcement and transition period?

Please refer to the table below for the implication to the submission of policy applications, including application for new purchase and application for plan switch (upgrade, downgrade, mid-term add and plan conversion).

Application submission date	Changes
Before 27 November 2025	No immediate change will be made to your existing plan or its current benefits. This includes deductible coverage and the stop-loss benefit (where applicable).
Between 27 November 2025 and 31 March 2026 (both dates inclusive)	In line with MOH requirements, newly purchased supplementary plans during this period will transition to the new supplementary plan upon policy renewal from 1 April 2028 . Plan switch requests (upgrade, downgrade, mid-term add, or plan conversion) made during this period will not be required to transition.
From 1 April 2026	To comply with new MOH requirements, we will introduce new supplementary plans that include adjustments to deductible coverage and the stop-loss benefit. At the same time, we will withdraw our existing PRUExtra CoPay supplementary plans, as they will no longer meet MOH's guidelines. You will no longer be able to purchase or switch (upgrade, downgrade, mid-term add, or plan conversion) into the existing PRUExtra CoPay plans. Instead, you may purchase or switch to the new supplementary plans as required.

4. What will be the benefits and features of new PRUExtra supplementary plans from 1 April 2026?

Prudential will be complying with the requirements of introducing new supplementary plans that incorporate the required changes to deductible coverage and stop-loss benefits. Full details will be announced on **1 April 2026**.

5. Will there be a reduction in premium since the benefits of new PRUExtra supplementary plans are reduced?

With the reduction in benefits, the new supplementary plans are expected to be **more affordably priced**.

Do note that premiums for IPs and supplementary plans are **not guaranteed** and may be adjusted periodically due to claims experience and medical inflation.

6. How do these changes affect reinstatement applications submitted between 27 November 2025 and 31 March 2026 (both dates inclusive)?

There is **no immediate change** to existing plan and current benefits, including deductible coverage and stop-loss benefit (if applicable), if you reinstate within this period.

7. Will PRUExtra CoPay plans still be available for plan switch after 1 April 2026?

No. From **1 April 2026**, plan switches **into** the following PRUExtra CoPay plans will not be allowed, as they do not meet MOH's new requirements:

- PRUExtra Premier CoPay
- PRUExtra Preferred CoPay
- PRUExtra Premier Lite CoPay
- PRUExtra Plus CoPay
- PRUExtra Plus Lite CoPay

You may switch into the new supplementary plans instead.

8. How will the new MOH requirements affect existing PRUExtra supplementary plan?

There is **no immediate impact** to your existing plan. Your current deductible coverage and stop-loss benefits remain unchanged, including for policies renewing on or after 27 November 2025.

You may also switch to any available PRUExtra supplementary plan until **31 March 2026**.

From **1 April 2026**, you will *not* be able to switch into PRUExtra CoPay plans, but you may switch to the new supplementary plans instead.

Prudential regularly reviews its portfolio. If future adjustments are needed, you will be informed at least **30 days** before any changes take effect.