

PRUSHIELD AND PRUEXTRA CHANGES IN BENEFITS AND PREMIUM ADJUSTMENTS
(updated on 1 April 2026)

FREQUENTLY ASKED QUESTIONS

PRUSHIELD – CHANGES IN BENEFITS

Q1 What are the benefit changes for PRUShield?

(i) Enhancement of Stem Cell Transplant Treatment Benefit

We have enhanced the coverage for Stem Cell Transplant Treatment, and this will apply to selected PRUShield base plans (listed below) upon policy renewal from **1 April 2026**.

For PRUShield Premier and PRUShield Plus

Benefit	Current	Revised
Stem Cell Transplant Treatment	We pay for the medical expenses incurred if the life assured undergoes stem cell transplant treatment because of Leukaemia, Thalassaemia Major and Lymphoma after not responding to other treatments such as chemotherapy, radiotherapy or surgery.	We pay for the medical expenses incurred if the life assured undergoes stem cell transplant treatment because of Leukaemia, Lymphoid Malignancies and Haematological Disorders.

(ii) Additional Outpatient and Home-Based Benefits Coverage

From **1 April 2026** upon policy renewal, additional Outpatient and Home-Based Benefits coverage will be added to selected PRUShield base plans (listed below). This enhancement will provide additional coverage on top of the coverage by MediShield Life (MSHL).

For PRUShield Premier, PRUShield Plus, PRUShield A# and PRUShield B#

	Benefit	Limit
Outpatient and Home-Based Benefits	Home Ventilation and Respiratory Support Service	\$1,680 per month
	Paediatric Home Care	\$840 per month
	Negative Pressure Wound Therapy	\$240 per day
	Repetitive Transcranial Magnetic Stimulation	\$240 per treatment session
	Pasteurised Donated Human Milk	\$170 per day
	Hyperbaric Oxygen Therapy	\$1,560 per treatment session
	Outpatient Parenteral Antibiotic Therapy	\$180 per day

#withdrawn

(iii) Revision of Coverage of Cell, Tissue and Gene Therapy Treatment and High-Cost Drugs (non-cancer) Benefits

We are revising the coverage of **Cell, Tissue and Gene Therapy Product (CTGTP) and High-Cost Drugs (non-cancer)(HCD)** to meet the Ministry of Health's (MOH) regulatory requirements. These changes will apply to selected PRUShield base plans (listed below) upon **policy renewal from 1 April 2026**.

For PRUShield Premier and PRUShield Plus

Benefits	Current	Revised
Cell Tissue and Gene Therapy Treatment on MOH's CTGTP List	\$250,000 per policy year	Kymriah: \$250,000 for one treatment per indication per lifetime Yescarta: \$250,000 for one treatment per indication per lifetime

Please refer to the MOH's website for the latest CTGTP List and treatment-indication pairs at go.gov.sg/ctgtp-list.

For PRUShield Premier, PRUShield Plus, PRUShield A# and PRUShield B#

Benefits		Limits	
		Current	Revised
High-Cost Drugs (non-cancer) listed on MediShield Life's benefit schedule	Drug Treatment and Prophylaxis for Haemophilia A	As covered under the Inpatient and Day Surgery benefits	\$2,800 per month
	Drug Treatment and Prophylaxis for Haemophilia B		\$9,600 per month
	Drug Treatment for Immune Thrombocytopenia and Refractory Severe Aplastic Anaemia		\$3,600 per month
	Drug Treatment of Thalassaemia		\$1,600 per month
	Drug Treatment of Children with Short Stature due to Conditions Associated with Growth Failure		\$1,600 per month
	Drug Treatment for Spinal Muscular Atrophy		\$14,800 per month
	Drug Treatment for Fabry Disease		\$8,800 per month
	Drug Treatment for X-Linked Hypophosphataemia		\$13,600 per month

Please refer to the HCD listed on MSHL's benefit schedule and treatment-indication pairs at go.gov.sg/mshlbenefits.

#withdrawn

PRUEXTRA SUPPLEMENTARY PLANS – CHANGES IN BENEFITS

Q2 What are the benefit changes for PRUExtra supplementary plans?

(i) Additional Coverage for Non-Listed Cell, Tissue and Gene Therapy Products (CTGTP)

We are introducing additional coverage for CTGTP that is not listed under MOH’s CTGTP List, and this will apply to all PRUExtra Supplementary Plans upon policy renewal from **1 April 2026**. This enhancement will bring about greater access to CTGTP treatment options.

For all PRUExtra Supplementary Plans

Benefit	Current	Revised
Cell, Tissue and Gene Therapy Treatment not listed on MOH’s CTGTP List	Not covered	\$150,000 per treatment per indication per lifetime with 10% co-insurance

Please refer to the MOH’s website for the latest CTGTP List at go.gov.sg/ctgtp-list.

(ii) Enhancement of Claims-Based Premium Pricing for Extended Panel (EP) Specialists under Panel Healthcare Institutions (Panel HI)

We are enhancing the Claims-Based Premium Pricing (CBP), where claims from treatments sought at our Extended Panel specialists in Panel HI will no longer result in changes to CBP premium level*. This enhancement will apply to selected PRUExtra Supplementary Plans (listed below) upon policy renewal from **1 May 2026**.

** All claims paid during the same review period must be under our Panel Provider or Extended Panel specialists (Panel HI).*

PRUExtra Premier CoPay#, PRUExtra Preferred CoPay# and PRUExtra Premier# Supplementary Plans

	Claim Payment from PRUExtra supplementary plan during the Review Period	Premium level (at the next policy renewal)	
		Current	Revised
EP Specialists (Panel HI)	\$1,000 and below	Remains on the same level	Remains on the same level
	Above \$1,000	Up 1 level (limit at Level 5)	

#withdrawn

PREMIUM ADJUSTMENTS

Q3 What are the premium adjustments for PRUShield and PRUExtra plans?

We review our portfolio regularly to ensure our plans remain sustainable over the long term while continuing to meet the evolving needs of customers. In recent years, medical claims have increased due to several factors, including:

- High medical inflation
- Rising claim incidence
- Rising healthcare costs

The pressures on healthcare costs necessitate premium adjustment this year to maintain sustainability while ensuring adequate coverage for all customers.

As a result, premium adjustment for the following PRUShield and PRUExtra supplementary plans will take effect:

- **For new policies (PRUShield only): from 1 April 2026**
- **For existing policies: upon policy renewal from 1 April 2026**

Affected plans:

- PRUShield Premier
- PRUShield Plus
- PRUExtra Plus Lite CoPay[#]
- PRUExtra Premier Lite[#]
- PRUExtra Plus Lite[#]

The premium adjustment for the following PRUExtra supplementary plan will take effect upon policy renewal from **1 May 2026** for existing plans.

- PRUExtra Plus[#]

#withdrawn

Q4 How can I keep my premiums affordable in the long run?

Here are a few ways you can keep your premiums affordable over the long term:

- **Claim from your company's medical insurance** instead of your personal policy and **receive up to \$150 for each successful reimbursement.**
- **Switch to a more affordable plan¹**, where applicable.

If you have a PRUExtra Premier Care, PRUExtra Premier CoPay[#], PRUExtra Preferred CoPay[#], PRUExtra Premier[#] or PRUExtra Plus[#] supplementary plan, you can enjoy additional savings by:

- **Earning PRUWell Rewards** under our Claims-based Premium Pricing scheme and saving on premiums by maintaining a healthy lifestyle.
- **Choosing specialists from our PRUPanel Connect² programme** to manage healthcare costs more effectively.

¹ **Important:** Please consult a Financial Representative for advice before making any plan switch.

² For policies with PRUExtra Premier Care, PRUExtra Preferred Care, PRUExtra Premier CoPay[#], PRUExtra Preferred CoPay[#] or PRUExtra Premier[#] supplementary plan only.

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