



PRUSHIELD CHANGES IN BENEFITS
(updated on 1 October 2025)

FREQUENTLY ASKED QUESTIONS

REGULATORY CHANGES FOR MEDISHIELD LIFE

Q1 What are the regulatory changes?

Starting from 1 October 2025, the MediShield Life (MSHL) Scheme will be revised to cover:

- (i) **Cell, Tissue and Gene Therapy Product (CTGTP)** listed on the Ministry of Health (MOH)'s CTGTP List, which are assessed by the MOH to be clinically- and cost-effective;
- (ii) **High-Cost Drugs (non-cancer) (HCD)** listed on MSHL's benefit schedule, which are assessed by the MOH to be clinically- and cost-effective; and
- (iii) **Additional Outpatient and Home-Based Benefits.**

Please refer to the MOH's website for the latest CTGTP List and treatment-indication pairs at go.gov.sg/ctgtp-list, as well as the HCD listed on MSHL's benefit schedule and Additional Outpatient and Home-Based Benefits at go.gov.sg/mshlbenefits.

The benefit revision of MSHL will apply to both new and existing policies from 1 October 2025.

PRUSHIELD – CHANGES IN BENEFITS

Q2 What are the benefit changes for PRUShield?

- (i) **CTGTP treatment**
PRUShield Premier and **PRUShield Plus** will not cover any CTGTP treatment-indication pairs **not listed** on the MOH's CTGTP List (i.e., non-listed CTGTP treatment).

These CTGTP changes will apply to **new policies from 1 October 2025** and **existing policies upon renewal from 1 October 2025**.

If you have commenced a non-listed CTGTP treatment before your policy renewal, rest assured that you can continue to enjoy the coverage of your **PRUShield Plan** until the end of your treatment.

Cell, Tissue and Gene Therapy Products (CTGTPs)	PRUShield Premier and PRUShield Plus	
	Current	Revised
	\$250,000 per policy year No restriction on CTGTP list	\$250,000 per policy year Only cover MOH's CTGTP List: 1. Kymriah 2. Yescarta



(ii) HCD treatment

All **PRUShield** plans will **not** cover any HCD treatment **not listed** on MSHL's benefit schedule (i.e., non-listed HCD treatment) when used for the conditions covered by MSHL.

These HCD changes will be applicable to **new policies from 1 October 2025** and to **existing policies upon renewal from 1 October 2025**.

If you have commenced a non-listed HCD treatment before your policy renewal, coverage for this treatment will end upon policy renewal. To ensure continued coverage and better affordability, you may consider switching to HCD listed on the MSHL's benefit schedule.

	PRUShield Premier, PRUShield Plus, PRUShield Standard, PRUShield A [#] and PRUShield B [#]		
	Current	Revised	
	Benefits / Limits	Benefits	Limits
	Covered under existing inpatient limits with no restrictions on HCD list	Drug Treatment and Prophylaxis for Haemophilia A	Covered under existing inpatient limits with restrictions on High-Cost Drug (non-cancer) listed on MediShield Life's Benefit Schedule
		Drug Treatment and Prophylaxis for Haemophilia B	
		Drug Treatment for Immune Thrombocytopenia and Refractory Severe Aplastic Anaemia	
		Drug Treatment of Thalassaemia	
		Drug Treatment of Children with Short Stature due to Conditions Associated with Growth Failure	
		Drug Treatment for Spinal Muscular Atrophy	
		Drug Treatment for Fabry Disease	
		Drug Treatment for X-Linked Hypophosphataemia	

[#] Withdrawn plans, not applicable for new policies.

PRUEXTRA – CHANGES IN BENEFITS

Q3 What are the benefit changes for PRUEXtra supplementary plans?

There are **no changes** to the benefits of **PRUEXtra** supplementary plans.

PREMIUM ADJUSTMENTS

Q4 What are the premium adjustments for PRUShield and PRUEXtra plans?

There are **no premium adjustments** for **PRUShield** and **PRUEXtra** plans.