



PRUDENTIAL

Listening. Understanding. Delivering.

PRUShield

Your options to comprehensive
coverage without compromising
medical care

Access to good healthcare should not be such a great challenge



PRUShield
Still a simple way to health

Why you need additional medical coverage?

When the unexpected happens, there is no doubt that you should be focusing on your recovery instead of worrying about your medical bills. Seeking treatment can cause a financial strain if you are not prepared for unexpected medical expenses, especially with rising healthcare costs.

With Singapore being one of the fastest ageing populations in the world and more are living to 100+, we are committed to support Singaporeans in living well longer by providing comprehensive medical coverage.

How can PRUShield help?

Medical treatment costs can depend on several factors including the medical condition and the type of hospital you choose.

MediShield Life, our national health insurance plan for Singaporeans and Permanent Residents, provides basic medical coverage by offsetting a part of your medical expenses.

Prudential's suite of **PRUShield*** and supplementary plans complement MediShield Life by providing you with a more comprehensive medical coverage with options that suit your budget and healthcare needs – helping you to focus on your recovery by easing your financial burden.

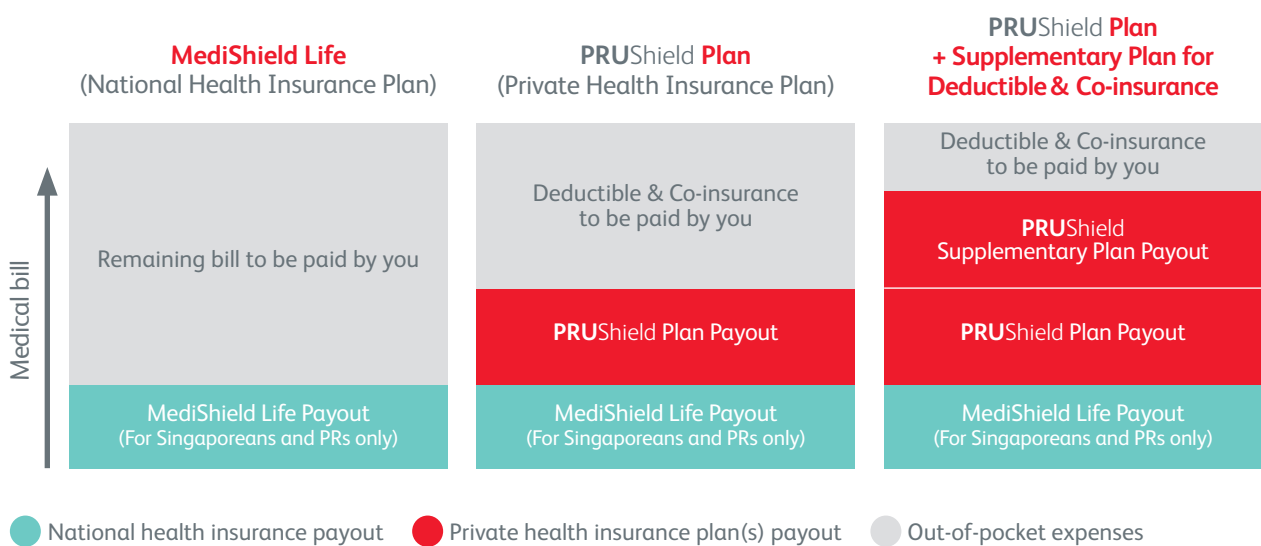


Diagram above is for illustrative purposes only. Please note that pro-ration will apply for Private Hospital Bill or Restructured Hospital Class A/B1 Ward bill under MediShield Life, which is sized for Class B2/C bills.

Deductible: The amount you need to pay before any **PRUShield** benefits are paid out.

Co-insurance: A percentage of the claimable amount you need to co-pay or share after you have paid for the Deductible.

+ Source: Prudential's Ready for 100 White Paper

* If the life assured is a Singaporean or Permanent Resident of Singapore, **PRUShield** is available as an Integrated Shield Plan made up of MediShield Life provided by the Central Provident Fund Board and additional private insurance provided by Prudential.

Benefits of PRUShield

We've got you covered



High annual coverage of up to S\$1.2 million for medical treatment



Lifetime guaranteed renewability of plan



Pre-hospitalisation coverage for up to 180 days and post-hospitalisation coverage for up to 365 days

We let you take your pick



Wide choice of private and restructured hospitals, ward classes and doctors



Complement your main plan with a supplementary plan to limit your out-of-pocket expenses to S\$3,000 per policy year⁺

We go the extra mile



No medical underwriting for any new plan purchase at significant life events



Emergency medical treatment outside Singapore and planned overseas medical treatments

Public Service Officers or staff of Selected Companies enjoy 10% off* **PRUShield Premier** and **PRUShield Plus** premiums[^] for the first year

⁺ Out-of-pocket expenses is capped at \$3,000 per policy year at Panel Providers only.

^{*} Please check with your Financial Consultant for eligibility for this promotion.

[^] Refers to Prudential's portion of the Integrated Shield Plan (IP) premium.
Not applicable on **PRUExtra** supplementary plan (if any).

A little extra goes a long way

You can also enjoy the flexibility to add supplementary plans for more coverage so that you have the option to choose between private and restructured hospitals.

Plan	PRUShield Premier			PRUShield Plus [^]	
Supplementary Plan	PRUExtra Premier CoPay	PRUExtra Preferred CoPay	PRUExtra Premier Lite CoPay	PRUExtra Plus CoPay	PRUExtra Plus Lite CoPay
Hospital / Ward Types	All Singapore Private and Restructured Hospitals	All Singapore Private and Restructured Hospitals under Prudential listings*	All Singapore Private and Restructured Hospitals	All Singapore Restructured Hospitals (up to Class A Ward)	All Singapore Restructured Hospitals (up to Class A Ward)
PRUShield's Deductible ⁺ Amount (Per Policy Year)	Covers 95% of deductible amount, you pay the remaining 5%	Covers 95% of deductible amount, you pay the remaining 5%	Covers 50% of deductible amount (subject to a maximum of \$1,750 per policy year), you pay the remaining 50%	Covers 95% of deductible amount, you pay the remaining 5%	Covers 50% of deductible amount (subject to a maximum of \$1,750 per policy year), you pay the remaining 50%
PRUShield's Co-insurance ⁺⁺ : 10%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%
Stop-Loss ^{**} (Per Policy Year)	S\$3,000 for Panel providers*	S\$3,000 for Panel providers*	S\$3,000 for Panel providers*	S\$3,000 for Panel providers*	S\$3,000 for Panel providers*
Subject To Claims-Based Pricing (CBP)	Yes	Yes	No	No	No
PRUPanel Connect Exclusive Value-Added Services	Available	Available	Not Available	Not Available	Not Available
Cost of Premiums for aged 30	S\$515[#]	S\$361[#]	S\$249	S\$225	S\$135
Premiums Compared to PRUExtra Premier CoPay for aged 30	—	↓ 30%	↓ 52%	↓ 56%	↓ 74%
Eligibility	Singapore Citizen, Singapore PR, Foreigner ^{##}	Singapore Citizen, Singapore PR, Foreigner ^{##}	Singapore Citizen, Singapore PR, Foreigner ^{##}	Singapore Citizen, Singapore PR, Foreigner ^{##}	Singapore Citizen, Singapore PR, Foreigner ^{##}

* Prudential listings refer to both Panel and Non-panel providers. For more information, please refer to our website.
Panel Providers include:

- **PRUPanel Connect** Private Hospital Specialists and;
- all Restructured Hospitals and Treatment Centres.

Non-panel Providers are Private Hospitals and Private Treatment Centres listed under Non-panel on our [website](#). They also include non participating private specialists operating in Private Hospitals listed under Panel Providers on our website.

We reserve the right to change this Panel or Non-panel list from time to time.

⁺ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable.
Deductible will increase by 50% depending on ward class when the life assured is above age 85.

⁺⁺ Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

^{**} Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of S\$3,000 per policy year if your hospital confinement is with one of the panel providers*. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount.

[^] Pro-ration applies if you go to a private hospital.

[#] Premiums shown are with 20% PRUWell Reward.

^{##} Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, S Pass, Student Pass, Entre Pass, Long-Term Visit Pass and Dependant's Pass

PRUPanel Connect

At Prudential, it is our goal to continually enhance our services to serve you better. With **PRUPanel Connect**, you can gain seamless access to quality healthcare and value-added services.

PRUPanel Connect is an exclusive programme that offers greater convenience to policyholders with **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay** supplementary plan. You can enjoy a suite of healthcare value-added services including appointment bookings, cashless transactions, concierge services and more at our participating hospitals and specialists[^].

Key Benefits



Appointment Booking

Facilitation of appointment at selected **PRUPanel Connect** hospitals and specialists when you book an appointment through our website www.prudential.com.sg/ppc or call our hotline at 1800 333 0333.



Enhanced Letter of Guarantee (LOG)

Enjoy a higher LOG amount and a cashless* experience when you get treatment from our participating specialists at **PRUPanel Connect Private Hospitals**.



Pre-Authorisation Letter

If you are not eligible for LOG, you may still apply for Pre-Authorisation under the **PRUPanel Connect** programme. Please visit the Business Office/Centre for further details.



Concierge Service

Visit our concierge desk at **PRUPanel Connect Private Hospitals** for **PRUPanel Connect** value-added services and assistance on any **PRUShield** related enquiries, including **PRUShield Recovery**.



Transport[#]

Receive a complimentary taxi voucher or a hospital parking coupon from the **PRUPanel Connect** concierge desk at private panel hospitals.



Other Benefits

Receive discounts for selected products or services from **PRUPanel Connect Private Hospitals**.



Preferential Health Screening Rates

Enjoy the convenience of a home-based health screening & vaccination or opt to visit a clinic near you. Review your results through teleconsultation using the **PULSE** by Prudential app. Subsequent referral to our **PRUPanel Connect** specialists should your health screening results require specialist follow-up. For more information please visit www.prudential.com.sg/ppc-screening

[^] For the full list of participating **PRUPanel Connect** hospitals and specialists and value-added services provided, please refer to www.prudential.com.sg/ppc.

* Terms & conditions apply. Please refer to www.prudential.com.sg/ppc

[#] For in-patient and day surgery cases only.

Rewarding you for staying healthy

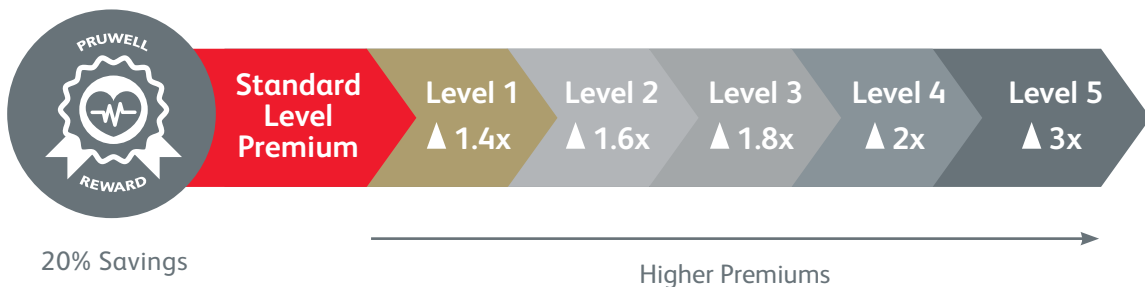
PRUExtra Premier CoPay or PRUExtra Preferred CoPay Supplementary Plan

With a choice of **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay** supplementary plan, you will start off at the Standard Level Premium, the lowest of your age band. You will enjoy the **PRUWell Reward**, a 20% savings on your Standard Level Premium when your policy is inceptioned with no exclusions.

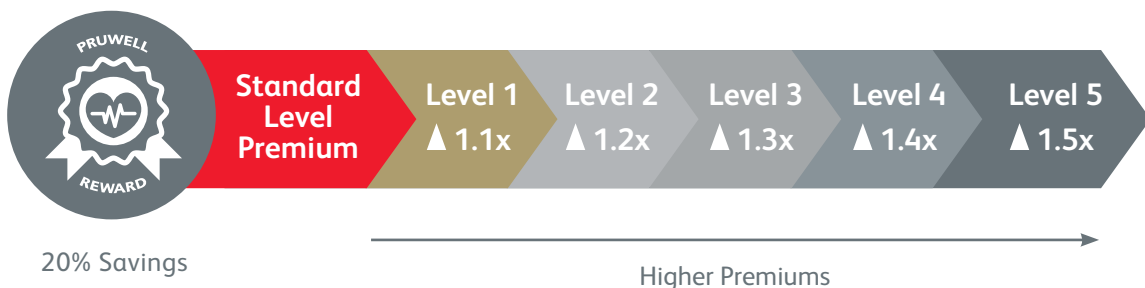
Through a claims-based pricing (CBP) approach, your premium level will be determined by any previous claims you made during the review period. As long as no claims are made on your supplementary plan, you will continue to enjoy the **PRUWell Reward** on your Standard Level Premium at your next policy renewal.

In the face of an ageing population, increasing longevity and healthcare costs, our claims-based pricing approach ensures premiums remain affordable in the long run. For customers aged 55* and above, the increase in premiums is capped at **1.5x**.

Age 1 to 54*:



Age 55* and above:



* Based on age next birthday, at policy renewal.

How claims-based pricing works

Source of claim	Claim amount during the Review Period	Movement on premium levels (at the next policy renewal)	
		PRUExtra Premier CoPay	PRUExtra Preferred CoPay
Private Hospitals under Panel Providers* only	S\$1,000 and below	Remains on the same level	
	Above S\$1,000	↑ 1 level (limit at level 5)	
Private Hospitals under Non-panel Providers*	S\$1,000 and below	Remains on the same level	
	Above S\$1,000 to S\$5,000	↑ 2 levels (limit at level 5)	
	Above S\$5,000	↑ 4 levels (limit at level 5)	
Private Hospitals not under Panel Providers and Non-panel Providers*	S\$1,000 and below	Same movement on premium levels as Non-panel Providers	Expenses not reimbursable
	Above S\$1,000 to S\$5,000		
	Above S\$5,000		
Restructured Hospitals* only	Any amount	↓ 1 level (limit at standard)	
No claim	Nil	↓ 1 level (limit at standard)	

* Panel Providers include:

- [PRUPanel Connect](#) Private Hospital Specialists and
- all Restructured Hospitals and Treatment Centres.

Non-panel Providers are Private Hospitals and private medical institutions listed under Non-panel on our [website](#). They also include non-participating private specialists operating in Private Hospitals listed under Panel Providers.

We reserve the right to change this Panel or Non-panel list from time to time.

Note:

Should there be occurrences of Private Hospitals and Restructured Hospital claims within the same review period, only the claims under Private Hospitals will be added together to calculate the premium level. If there is a claim from a Private Hospital or private medical institution that is not under our Panel Providers, and it is made within the same review period as a Panel Provider, the premium level will be based on the Private Hospital or private medical institution that is not under our Panel Providers' premium level to determine the movement on premium level at policy renewal.

Here's an example of how PRUShield protects you



John is a 30-year-old Singaporean who underwent a surgery and was hospitalised for 10 days.

With **PRUShield** and **PRUExtra**, John only had to pay a portion of the total bill, depending on which plans he had.

Restructured hospital coverage in Class A ward with PRUShield Plus



Restructured Hospital Class A Ward

Total Bill **S\$20,000**

If he had **PRUShield Plus** at a premium of **S\$0.84/day** (including MediShield Life premium)

PRUShield Plus + MediShield Life cover S\$14,850

John pays **S\$5,150**
[Deductible (S\$3,500) + Co-insurance (S\$1,650)]

If he had **PRUExtra Plus CoPay** at a premium of **S\$0.62/day** (not subject to CBP)

PRUShield Plus + MediShield Life cover S\$14,850

PRUExtra Plus CoPay covers S\$4,150
[Deductible (S\$3,325) + Co-insurance (S\$825)]

John pays **S\$1,000**
This amount will be added towards the annual limit on out-of-pocket expenses.

If he had **PRUExtra Plus Lite CoPay** at a premium of **S\$0.37/day** (not subject to CBP)

PRUShield Plus + MediShield Life cover S\$14,850

PRUExtra Plus Lite CoPay covers S\$2,575 (not subject to CBP)
[Deductible (S\$1,750) + Co-insurance (S\$825)]

John pays **S\$2,575**
This amount will be added towards the annual limit on out-of-pocket expenses.

Private Hospital coverage with PRUShield Premier

Panel provider		
	Private Hospital Single-bedded Ward	Total Bill \$80,000

If he had PRUShield Premier at a premium of **S\$1.36/day** (including MediShield Life premium)

PRUShield Premier + MediShield Life cover **S\$68,850**
John pays **S\$11,150**
[Deductible (S\$3,500) + Co-insurance (S\$7,650)]

He can choose a supplementary plan to add on to save on his out-of-pocket expenses

If he had PRUExtra Premier CoPay at a premium of **S\$1.41/day** (with PRUWell Reward)

PRUExtra Premier CoPay helps to cover **S\$8,150**
(95% of Deductible and 50% of Co-insurance) = [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]

His premium level will move up by 1 level at the next policy renewal.



With stop-loss for Panel Providers, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had PRUExtra Preferred CoPay at a premium of **S\$0.99/day** (with PRUWell Reward)

PRUExtra Preferred CoPay helps to cover **S\$8,150**
(95% of Deductible and 50% of Co-insurance) = [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]

His premium level will move up by 1 level at the next policy renewal.



With stop-loss for Panel Providers, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had PRUExtra Premier Lite CoPay at a premium of **S\$0.68/day** (not subject to CBP)

PRUExtra Premier Lite CoPay helps to cover **S\$8,150**
(not subject to CBP)
(50% of Deductible and 50% of Co-insurance) = [Deductible (S\$1,750) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$2,575)]

His premium amount will remain the same.

With stop-loss for Panel Providers, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

Private Hospital coverage with PRUShield Premier

Hospitals not under Panel or Non-panel Providers

 Private Hospital Single-bedded Ward Total Bill \$80,000

If he had PRUShield Premier at a premium of **S\$1.36/day** (including MediShield Life premium)

PRUShield Premier + MediShield Life cover **S\$68,850**
John pays **S\$11,150**
[Deductible (S\$3,500) + Co-insurance (S\$7,650)]

He can choose a supplementary plan to add on to save on his out-of-pocket expenses

If he had PRUExtra Premier CoPay at a premium of **S\$1.41/day** (with PRUWell Reward)

PRUExtra Premier CoPay helps to cover **S\$7,150**
(95% of Deductible and 50% of Co-insurance) = [Deductible (S\$3,325) + Co-insurance (S\$3,825)]
His premium level will move up by 4 level at the next policy renewal.

 Standard Level Premium → Level 1 → Level 2 → Level 3 → **Level 4** → Level 5

John pays remaining **S\$4,000**
There is no annual limit on out-of-pocket expenses.

If he had PRUExtra Preferred CoPay at a premium of **S\$0.99/day** (with PRUWell Reward)

Expenses are not reimbursable. His premium level will remain at the same level at the next policy renewal.

John pays remaining **S\$11,150**
There is no annual limit on out-of-pocket expenses.

If he had PRUExtra Premier Lite CoPay at a premium of **S\$0.68/day** (not subject to CBP)

PRUExtra Premier Lite CoPay helps to cover **S\$5,575**
(not subject to CBP)
(50% of Deductible and 50% of Co-insurance) = [Deductible (S\$1,750) + Co-insurance (S\$3,825)]
His premium amount will remain the same.

John pays remaining **S\$5,575**
There is no annual limit on out-of-pocket expenses.

How can you keep your premiums affordable?

Rising medical costs and claims have resulted in the increase of Integrated Shield Plan premiums in recent years. Here are some ways to manage your premiums:



File for claim under your company's group insurance or other individual plans (if any)



Engage Panel Providers to limit premium level movement*



Engage Restructured Hospitals to move down one premium level*

* Premium level downgrade will be reflected during policy renewal at the next policy year



Benefits Schedule for Private Hospitals

Benefits of PRUShield Premier

Plan	PRUShield Premier	
Benefits	Singapore Private Hospital	
Inpatient and Day Surgery Benefits		
Hospitalisation Benefits		
Daily Room & Board	As Charged	
Daily Intensive Care Unit (ICU)	As Charged	
Miscellaneous Hospital Services	As Charged	
Daily Inpatient Physician Visit	As Charged	
Confinement in Community Hospital	As Charged	
Accidental Inpatient Dental Treatment	As Charged	
Inpatient Psychiatric Treatment benefit	S\$4,000 per Policy Year	
Surgical Benefits (including Day Surgery)		
Surgical Procedure (per treatment)	As Charged	
• Table 1 (less complex procedures)	As Charged	
• Table 2	Under MediShield Life, benefits are classified according to their level of complexity, which increases from Table 1A to Table 7C.	As Charged
• Table 3		As Charged
• Table 4		As Charged
• Table 5		As Charged
• Table 6		As Charged
• Table 7 (more complex procedures)		As Charged
Organ Transplant Benefit	As Charged	
Stem Cell Transplant Treatment	As Charged	
Surgical Implants/Approved Medical Consumables (per admission)	As Charged	
Gamma Knife/Novalis Radiosurgery (per treatment)	As Charged	
Living Organ Donor Transplant Benefits		
Life assured is the organ donor	S\$60,000 per Policy Year	
Life assured is the organ recipient	S\$60,000 per Policy Year	
Overseas Medical Treatment		
Emergency Medical Treatment outside Singapore Planned Overseas Medical Treatment*	As Charged (paying the lower of the overseas charges or in accordance with Singapore Private Hospital's charges)	
Pre- & Post-Hospitalisation Benefits		
Pre-Hospitalisation Consultations and Diagnostic Laboratory Services incurred 180 days preceding confinement or day surgery	As Charged	
Post-Hospitalisation Follow-up Treatments and Diagnostic / Laboratory Services incurred within 365 days after confinement or day surgery	As Charged	
Post-Hospitalisation Hyperbaric Oxygen Therapy incurred within 365 days after confinement or day surgery	S\$10,000 per Policy Year	
Outpatient Hospital Benefits		
Outpatient Cancer Treatment		
• Radiotherapy	As Charged	
- External / Superficial		
- Brachytherapy with/without external	As Charged	
• Stereotactic Radiotherapy	As Charged	
• Chemotherapy	As Charged	
• Immunotherapy	As Charged	
Outpatient Renal Failure Treatment		
• Renal Dialysis	As Charged	
• Erythropoietin	As Charged	
Approved Immunosuppressant Drugs for Organ Transplant	As Charged	
Long-term Parenteral Nutrition	As Charged	

Benefits of PRUShield Premier (cont'd)

Plan	PRUShield Premier	
Benefits	Singapore Private Hospital	
Other Benefits		
Inpatient and Outpatient Proton Beam Therapy	S\$50,000 per Policy Year	
Cell Tissue and Gene Therapy Treatment	S\$75,000 per Policy Year	
Final Expense Provision	S\$5,000	
Pregnancy Complications Benefit	As Charged	
Congenital Abnormalities - First diagnosed or symptoms first appear within 24 months from Cover Start Date or reinstatement date (if any), whichever is later	S\$20,000 per Policy Year	
Congenital Abnormalities - First diagnosed or symptoms first appear after 24 months from Cover Start Date or reinstatement date (if any), whichever is later	As Charged	
Short Stay Ward	As Charged	
Future Insurance Option at Life Events	S\$100,000 sum assured per life	
Autologous Bone Marrow Transplant Treatment for Multiple Myeloma	S\$25,000 per Policy Year	
Deductible^ per Policy Year		
Restructured / Community Hospital C Ward	S\$1,500	
Restructured / Community Hospital B2/B2+ Ward	S\$2,000	
Restructured / Community Hospital B1 Ward	S\$2,500	
Restructured / Community Hospital A Ward	S\$3,500	
Private Hospital / Private Community Hospital	S\$3,500	
Day Surgery – Subsidised (Restructured)	S\$1,500	
Day Surgery – Non-Subsidised (Restructured)	S\$2,000	
Day Surgery – Private Hospital	S\$2,000	
Short Stay Ward – Subsidised (Restructured)	S\$1,500	
Short Stay Ward – Non-Subsidised (Restructured)	S\$2,000	
Short Stay Ward – Private Hospital	S\$2,000	
Co-insurance [†]	10%	
Pro-Ration		
Restructured / Community Hospital C Ward	NA	
Restructured / Community Hospital B2/B2+ Ward		
Restructured / Community Hospital B1 Ward		
Restructured / Community Hospital A Ward		
Private Hospital / Private Community Hospital		
Day Surgery – Subsidised (Restructured)		
Day Surgery – Non-Subsidised (Restructured)		
Day Surgery – Private Hospital		
Short Stay Ward – Subsidised (Restructured)		
Short Stay Ward – Non-Subsidised (Restructured)		
Short Stay Ward – Private Hospital		
Outpatient Treatment – Subsidised (Restructured)		
Outpatient Treatment – Non-subsidised (Restructured)		
Outpatient Treatment – Private		
Limits of Cover		
Policy Year Limit	S\$1,200,000	
Lifetime Limit	Unlimited	
Age Limits	Singaporeans / PR	Foreigners
Maximum Entry Age	75	75
Maximum Renewal Age	Lifetime	Lifetime

* We will pay for a planned hospitalisation or surgical (including day surgery) treatment incurred by the life assured/patient at an overseas hospital subject to the life assured/patient having referrals from an approved Medisave-accredited institution/referral centre in Singapore. The overseas hospital must have an approved working arrangement with the Medisave-accredited institution/referral centre in Singapore.

Please note: To confirm the countries and respective hospitals where treatment would be allowed for, please contact an approved Medisave-accredited institution/referral centre in Singapore.

[^] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

[†] Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

Complete your cover with a little extra

Enjoy more comprehensive coverage at Private Hospitals when you complement your **PRUShield Premier** plan with **PRUExtra Premier CoPay**, **PRUExtra Preferred CoPay** or **PRUExtra Premier Lite CoPay**.

Plan	PRUExtra Premier CoPay	PRUExtra Preferred CoPay	PRUExtra Premier Lite CoPay
Hospital / Ward Types	All Singapore Private Hospitals	Singapore Private Hospitals under our Panel or Non-panel Providers**	All Singapore Private Hospitals
PRUShield's Deductible* Amount (per Policy Year)	Covers 95% of deductible amount, you pay the remaining 5%	Covers 95% of deductible amount, you pay the remaining 5%	Covers 50% of deductible amount (subject to a maximum of \$1,750 per policy year), you pay the remaining 50%
PRUShield's Co-insurance**: 10%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%
Stop-Loss+ (Per Policy Year)	S\$3,000 for Panel Providers**	S\$3,000 for Panel Providers**	S\$3,000 for Panel Providers**
Claims-Based Pricing Approach	Applies	Applies	NA
Accident & Emergency Ambulance Fee^	S\$250 per injury or illness	S\$250 per injury or illness	S\$250 per injury or illness
Immediate Family Member's Accommodation with Child^	S\$60 per day	NA	NA
Post-Hospitalisation Follow-up TCM^	S\$6,000 per Policy Year	NA	NA
Emergency Outpatient Treatment due to an Accident^	S\$3,000 per Policy Year	NA	NA
Special Appliances and Prosthesis^	S\$3,000 per Policy Year	NA	NA
Disability Waiver Benefit	Waives 36 months of future premiums# if the life assured is diagnosed to be Totally and Permanently Disabled before age 70	Waives 36 months of future premiums# if the life assured is diagnosed to be Totally and Permanently Disabled before age 70	NA

* Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and **PRUShield** benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

** Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

+ Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of S\$3,000 per policy year if your hospital confinement is with one of the panel providers**. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount.

++ Panel Providers include: • **PRUPanel Connect** Private Hospital Specialists and • all Restructured Hospitals and Treatment Centres.

Non-panel Providers are Private Hospitals and private medical institutions listed under Non-panel on our [website](#). They also include non-participating private specialists operating in Private Hospitals listed under Panel Providers on our website.

We reserve the right to change this Panel or Non-panel list from time to time.

^ You need to co-pay 5% of the expenses incurred before we make any payment to you, subject to the benefit limit as listed in the Benefits Schedule. Any expenses above the benefit limit as listed in the Benefits Schedule should also be borne by you.

Only waives the premiums for **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay Rider**. The premiums for **PRUShield Premier** continue to be payable.

Benefits Schedule for Restructured Hospitals

Benefits of PRUShield Plus and PRUShield Standard Plan

Plan	PRUShield Plus	PRUShield Standard Plan
Benefits	Singapore Restructured Hospital (Class A Ward)	Singapore Restructured Hospital (Class B1 Ward)
Inpatient and Day Surgery Benefits		
Hospitalisation Benefits		
Daily Room & Board	As Charged	\$S\$1,700
Daily Intensive Care Unit (ICU)	As Charged	\$S\$2,900
Miscellaneous Hospital Services	As Charged	Covered under Inpatient and Day Surgery Benefits
Daily Inpatient Physician Visit	As Charged	Covered under Inpatient and Day Surgery Benefits
Confinement in Community Hospital	As Charged	\$S\$650
Accidental Inpatient Dental Treatment	As Charged	Covered under Surgical Procedure
Inpatient Psychiatric Treatment benefit	\$S\$3,500 per Policy Year	\$S\$500 (up to 35 days per Policy Year)
Surgical Benefits (including Day Surgery)		
Surgical Procedure (per treatment)		
• Table 1 (less complex procedures)	Under MediShield Life, benefits are classified according to their level of complexity, which increases from Table 1A to Table 7C.	\$S\$590
• Table 2		\$S\$1,670
• Table 3		\$S\$3,290
• Table 4		\$S\$4,990
• Table 5		\$S\$8,760
• Table 6		\$S\$11,670
• Table 7 (more complex procedures)		\$S\$16,720
Organ Transplant Benefit	As Charged	Covered under Inpatient and Day Surgery Benefits
Stem Cell Transplant Treatment	As Charged	Covered under Inpatient and Day Surgery Benefits
Surgical Implants/Approved Medical Consumables (per admission)	As Charged	\$S\$9,800
Gamma Knife/Novalis Radiosurgery (per treatment)	As Charged	\$S\$9,600
Living Organ Donor Transplant Benefits		
Life assured is the organ donor	\$S\$40,000 per Policy Year	NA
Life assured is the organ recipient	\$S\$40,000 per Policy Year	NA
Overseas Medical Treatment		
Emergency Medical Treatment outside Singapore Planned Overseas Medical Treatment*	As Charged (paying the lower of the overseas charges or in accordance with Singapore Restructured Hospital's charges)	NA
Pre- & Post-Hospitalisation Benefits		
Pre-Hospitalisation Consultations and Diagnostic Laboratory Services incurred 180 days preceding confinement or day surgery	As Charged	NA
Post-Hospitalisation Follow-up Treatments and Diagnostic / Laboratory Services incurred within 365 days after confinement or day surgery	As Charged	NA
Post-Hospitalisation Hyperbaric Oxygen Therapy incurred within 365 days after confinement or day surgery	\$S\$5,000 per Policy Year	NA
Outpatient Hospital Benefits		
Outpatient Cancer Treatment		
• Radiotherapy		
- External/Superficial	As Charged	\$S\$550 per treatment session
- Brachytherapy with/without external	As Charged	\$S\$1,100 per treatment session
• Stereotactic Radiotherapy	As Charged	\$S\$1,800 per treatment
• Chemotherapy	As Charged	\$S\$5,200 per calendar month
• Immunotherapy	As Charged	NA
Outpatient Renal Failure Treatment		
• Renal Dialysis	As Charged	\$S\$2,750 per calendar month
• Erythropoietin	As Charged	\$S\$450 per calendar month
Outpatient Hospital Benefits		
Approved Immunosuppressant Drugs for Organ Transplant	As Charged	\$S\$1,200 per calendar month
Long-term Parenteral Nutrition	As Charged	No additional coverage above MediShield Life

Benefits of PRUShield Plus and PRUShield Standard Plan (cont'd)

Plan	PRUShield Plus		PRUShield Standard Plan	
Benefits	Singapore Restructured Hospital (Class A Ward)		Singapore Restructured Hospital (Class B1 Ward)	
Other Benefits				
Inpatient and Outpatient Proton Beam Therapy	S\$50,000 per Policy Year		NA	
Cell Tissue and Gene Therapy Treatment	S\$75,000 per Policy Year		NA	
Final Expense Provision	S\$3,000		NA	
Pregnancy Complications Benefit	As Charged		No additional coverage above MediShield Life	
Congenital Abnormalities - First diagnosed or symptoms first appear within 24 months from Cover Start Date or reinstatement date (if any), whichever is later	S\$15,000 per Policy Year			
Congenital Abnormalities - First diagnosed or symptoms first appear after 24 months from Cover Start Date or reinstatement date (if any), whichever is later	As Charged			
Short Stay Ward	As Charged		Covered under Daily Room and Board	
Future Insurance Option at Life Events	S\$100,000 sum assured per life		NA	
Autologous Bone Marrow Transplant Treatment for Multiple Myeloma	S\$25,000 per Policy Year		No additional coverage above MediShield Life	
Deductible^ per Policy Year			For ages 80 and below, as of age next birthday	For ages 81 and above, as of age next birthday
Restructured / Community Hospital C Ward	S\$1,500		S\$1,500	S\$2,000
Restructured / Community Hospital B2/B2+ Ward	S\$2,000		S\$2,000	S\$3,000
Restructured / Community Hospital B1 Ward	S\$2,500		S\$2,500	S\$3,000
Restructured / Community Hospital A Ward	S\$3,500		S\$2,500	S\$3,000
Private Hospital / Private Community Hospital	S\$3,500		S\$2,500	S\$3,000
Day Surgery – Subsidised (Restructured)	S\$1,500		S\$1,500	S\$3,000
Day Surgery – Non-Subsidised (Restructured)	S\$2,000		S\$2,000	S\$3,000
Day Surgery – Private Hospital	S\$2,000		S\$2,000	S\$3,000
Short Stay Ward – Subsidised (Restructured)	S\$1,500		S\$1,500	S\$3,000
Short Stay Ward – Non-Subsidised (Restructured)	S\$2,000		S\$2,000	S\$3,000
Short Stay Ward – Private Hospital	S\$2,000		S\$2,500	S\$3,000
Co-insurance†	10%		10%	10%
Pro-Ration			Singaporeans	Permanent Residents of Singapore
Restructured / Community Hospital C Ward	NA		NA	NA
Restructured / Community Hospital B2/B2+ Ward	NA		NA	NA
Restructured / Community Hospital B1 Ward	NA		NA	90%
Restructured / Community Hospital A Ward	NA		80%	80%
Private Hospital / Private Community Hospital	65%		50%	50%
Day Surgery – Subsidised (Restructured)	NA		NA	NA
Day Surgery – Non-Subsidised (Restructured)	NA		NA	NA
Day Surgery – Private Hospital	65%		65%	65%
Short Stay Ward – Subsidised (Restructured)	NA		NA	NA
Short Stay Ward – Non-Subsidised (Restructured)	NA		NA	NA
Short Stay Ward – Private Hospital	65%		50%	50%
Outpatient Treatment – Subsidised (Restructured)	NA		NA	NA
Outpatient Treatment – Non-subsidised (Restructured)	NA		NA	NA
Outpatient Treatment – Private	65%		65%	65%
Limits of Cover				
Policy Year Limit	S\$600,000		S\$150,000	
Lifetime Limit	Unlimited		Unlimited	
Age Limits	Singaporeans/PR	Foreigners	Singaporeans/PR	
Maximum Entry Age	75	75	NA	
Maximum Renewal Age	Lifetime	Lifetime	Lifetime	

* We will pay for a planned hospitalisation or surgical (including day surgery) treatment incurred by the life assured/patient at an overseas hospital subject to the life assured/patient having referrals from an approved Medisave-accredited institution/referral centre in Singapore. The overseas hospital must have an approved working arrangement with the Medisave-accredited institution/referral centre in Singapore.

Please note: To confirm the countries and respective hospitals where treatment would be allowed for, please contact an approved Medisave-accredited institution/referral centre in Singapore.

[^] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

[†] Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

Complete your cover with a little extra

Enjoy more comprehensive coverage at Restructured Hospitals when you complement your PRUShield Plus plan with **PRUExtra Plus CoPay** or **PRUExtra Plus Lite CoPay**

Plan	PRUExtra Plus CoPay	PRUExtra Plus Lite CoPay
Hospital/Ward Types	Singapore Restructured Hospital (Class A Ward)	Singapore Restructured Hospital (Class A Ward)
PRUShield's Deductible~ Amount (per Policy Year)	Covers 95% of deductible amount, you pay the remaining 5%	Covers 50% of deductible amount (subject to a maximum of \$1,750 per policy year), you pay the remaining 50%
PRUShield's Co-insurance*: 10%	Covers 50% of co-insurance amount, you pay the remaining 50%	Covers 50% of co-insurance amount, you pay the remaining 50%
Stop-Loss+ (Per Policy Year)	S\$3,000 for Panel Providers++^	S\$3,000 for Panel Providers++^
Accident & Emergency Ambulance Fee^	S\$150 per injury or illness	S\$150 per injury or illness
Immediate Family Member's Accommodation with Child^	S\$30 per day	NA
Post-Hospitalisation Follow-up Traditional Chinese Medicine (TCM) Treatment by a Registered TCM Practitioner in a Singapore Hospital, Community Hospital or approved TCM medical institution incurred within 365 days after confinement or day surgery^	S\$3,000 per Policy Year	NA
Emergency Outpatient Treatment due to an Accident^	S\$2,000 per Policy Year	NA
Special Appliances and Prosthesis^	S\$2,000 per Policy Year	NA

~ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

* Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

+ Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of S\$3,000 per policy year if your hospital confinement is with one of the panel providers++. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount.

If your PRUShield Plus plan and/or PRUExtra Plus CoPay is subject to pro-ration then the out-of-pocket expenses paid due to the pro-ration will not add towards the annual stop-loss amount.

++ Panel Providers include:

- [PRUPanel Connect](#) Private Hospital Specialists and
- all Restructured Hospitals and Treatment Centres.

Non-panel Providers are Private Hospitals and private medical institutions listed under Non-panel on our [website](#). They also include non-participating private specialists operating in Private Hospitals listed under Panel Providers on our website.

We reserve the right to change this Panel or Non-panel list from time to time.

^ You need to co-pay 5% of the expenses incurred before we make any payment to you, subject to the benefit limit as listed in the Benefits Schedule. Any expenses above the benefit limit as listed in the Benefits Schedule should also be borne by you.

For information on **PRUShield** and **PRUExtra** premiums for Singaporeans, Permanent Residents of Singapore and Foreigners, please visit **www.prudential.com.sg/PRUShield**

For more information, speak to your Prudential Financial Consultant.
Call us at **1800 333 0333** today.

www.prudential.com.sg

*Terms & conditions apply. Please refer to www.prudential.com.sg/PRUShield for more details.

Important Notes:

PRUShield is a yearly renewable plan. Prudential guarantees lifetime coverage for **PRUShield** and **PRUExtra**.

PRUExtra premiums cannot be paid by MediSave.

We reserve the right to vary the policy benefits, features, conditions, and/or name at any time by giving 30 days' written notice to the policyowner before doing so.

Premiums are not guaranteed and may be adjusted based on future claims experience. Prudential reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. Premium rates will be based on age next birthday (for 1st premium) on cover start date and each policy anniversary date (for renewable premium).

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 8 June 2021.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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