

# Prudential Health Insurance Plans

## PRUShield & PRUExtra Comparison Chart

MediShield Life	PRUShield Base Plans	PRUExtra Supplementary plan
<p><b>MediShield Life<sup>^</sup></b> National health insurance scheme for all Singaporeans and Permanent Residents of Singapore. Covers class B2/C wards at restructured hospitals.</p>	<p><b>PRUShield Premier</b> Provides coverage for medical and surgical expenses at private and restructured hospitals. The Deductible<sup>+</sup> and Co-insurance<sup>++</sup> are to be paid by you.</p>	<p><b>PRUExtra Premier CoPay</b></p> <ul style="list-style-type: none"> <li>Covers your medical expenses at all Singapore private hospitals</li> <li>Covers 95% of your Deductible<sup>+</sup> and half of your Co-insurance<sup>++</sup>, with a S\$3,000 annual limit on out-of-pocket<sup>1</sup> expenses if you go to a Panel provider*</li> <li>Your renewal premium is subject to <a href="#">claims-based pricing</a></li> <li>With access to <b>PRUPanel Connect</b></li> </ul>
		<p><b>PRUExtra Preferred CoPay</b></p> <ul style="list-style-type: none"> <li>Covers your medical expenses at all Singapore private hospitals under our Panel or Non-panel providers, at more affordable premium levels compare to the <b>PRUExtra Premier CoPay</b></li> <li>Covers 95% of your Deductible<sup>+</sup> and half of your Co-insurance<sup>++</sup>, with a S\$3,000 annual limit on out-of-pocket<sup>1</sup> expenses if you go to a Panel provider*</li> <li>Your renewal premium is subject to <a href="#">claims-based pricing</a></li> <li>With access to <b>PRUPanel Connect</b></li> </ul>
		<p><b>PRUExtra Premier Lite CoPay<sup>^</sup></b></p> <ul style="list-style-type: none"> <li>Covers 50% of your Deductible<sup>+</sup> (up to S\$1,750 per policy year) and half of your Co-insurance<sup>++</sup>, with a S\$3,000 annual limit on out-of-pocket<sup>1</sup> expenses if you go to a Panel provider*</li> <li>Lowest premium levels among the three <b>PRUExtra</b> supplementary plans for <b>PRUShield Premier</b> plans</li> </ul>
		<p><b>PRUShield Plus<sup>^^</sup></b> Provides coverage for medical and surgical expenses at restructured hospitals (up to Class A ward). The Deductible<sup>+</sup> and Co-insurance<sup>++</sup> are to be paid by you.</p>
	<p><b>PRUShield Standard</b> Provides coverage for medical and surgical expenses at restructured hospitals (up to Class B1 ward). The Deductible<sup>+</sup> and Co-insurance<sup>++</sup> are to be paid by you.</p>	N.A.

\* Panel providers under Private Hospitals include:

- Registered medical practitioners and specialists;
- Private Hospitals; and
- Private Treatment Centres,

that appears on our approved Panel listing on our website. All Restructured Hospitals and Treatment Centres are also considered as Panel Providers. 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.

<sup>^</sup> For Singaporeans and Permanent Residents of Singapore only. Pro-ration applies if you go to a private hospital.

<sup>+</sup> 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.

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

<sup>1</sup> Out-of-pocket are 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\*.

<sup>^^</sup> Pro-ration applies if you go to a private hospital.