

IT'S TIME FOR SOME HEALTHY THINKING ABOUT INSURANCE

Introducing options that complement your **PRU**shield plan to help you save on premiums without compromising on medical care, plus a new approach to pricing for **PRU**extra Premier that rewards you for staying healthy.

Managing rising private healthcare costs

A sharp increase in medical fees and claims, particularly from private hospitals, has led to a surge in the cost of private health insurance plans.

As a result, we are introducing a fairer pricing approach for **PRU**extra Premier, which rewards and encourages healthy living. Premiums will now be determined based on the claims you make at private and public hospitals.

We are also offering two other options: **PRU**extra Premier Saver and **PRU**extra Plus. These alternatives are designed to help you manage rising healthcare costs.

Average private hospital
medical inflation rate
18%¹

Increase in private
medical claims per
person in last 3 years
27%p.a.²

Average bill incurred
from private hospital
versus public hospital
2–3X higher³

¹ Source: Managing the cost of health insurance in Singapore. Health Insurance Task Force, Oct 2016 (Data – 2012 - 2014). ² Source: Prudential data. ³ Source: Report For Health Insurance Taskforce, October 2016

Stay healthy and receive PRUwell Reward

As part of the new pricing approach for **PRU**extra Premier, if you make no claims during the review period, you will be rewarded with a 10% saving on your annual Standard Level Premium.



Live healthier with myDNA

Renew your **PRU**extra Premier policy or switch to either **PRU**extra Premier Saver or **PRU**extra Plus by 31 December 2017 and you will receive special access to the myDNA kit at a nominal fee. With myDNA, you can live healthier with valuable insights about your genes.



Options to help you save on premiums without compromising on medical care

PRUextra Premier Saver

- For private hospital services, you pay the first S\$1,000 of the deductible plus 5% of the remaining total bill after deducting the deductible portion.
- Your total expenses will be capped at S\$5,000 per policy year no matter how large your private hospital claims are.
- For public hospitals, you will be fully covered from the first dollar.

PRUextra Plus

- If you do not have a preference for private or public hospitals, this may be the plan for you.
- At significantly lower premiums, you receive full coverage for public hospital services starting from the first dollar.
- You will have to switch to the **PRUshield Plus** plan to enjoy this option.

Interested? Ask your Financial Consultant for more information.

New, fairer pricing approach for PRUextra Premier policyholders

PRUextra Premier offers you first dollar coverage at private hospitals. In this new pricing approach, your future premiums will now be determined based on your claims experience in private and public hospitals.



Everyone starts at the lowest premium level

Your premium upon renewal this year will be Standard Level Premium, which is the lowest for your age band.

Moving forward, your premium level will be determined annually based on your claims experience at private and public hospitals during the review period. The first review period will be 10 months, starting from your upcoming policy renewal date*. Thereafter, each subsequent review period covers 12 months.

If you have made no claims in the past 3 years, you get an immediate saving of 10% on Standard Level Premium. Going forward, if you have made no claims at private or public hospitals in the review period, you continue to enjoy **PRUwell Reward**, a 10% saving on your Standard Level Premium.

Furthermore, if you are an existing **PRUextra Premier** customer as at 30 April 2017 and you are diagnosed with a severe condition^ in the future, your premiums will not be subjected to the new pricing approach. This means you will only pay Standard Level Premium, regardless of the claims amount.



* Starting from 1 May 2017

^ Conditions which are life-threatening or terminal

How your premiums can change in the future for PRUextra Premier

Hospital	Claims payments made on PRUextra Premier during the review period	Movement on premium levels (subject to minimum Standard Level Premium and maximum of Level 5)
Private Hospital	S\$1,000 and below	Stay at the same level
Private Hospital	Above S\$1,000 to S\$5,000	Move up two levels ↑ 2 Levels
Private Hospital	Above S\$5,000	Move up four levels ↑ 4 Levels
Public Hospital	Any claims amount and no claims made at a private hospital	Move down one level ↓ 1 Level
Private Hospital or Public Hospital	No claims	Move down one level ↓ 1 Level

Note: Your Standard Level Premium is based on the revised premium which has been adjusted to reflect medical inflation.

Don't miss out on your myDNA kit

Renew your **PRUextra Premier** policy or switch to either **PRUextra Premier Saver** or **PRUextra Plus** by 31 December 2017 and you will receive a myDNA kit at a nominal cost of S\$100 which covers an administration fee, including the cost of the physical kit and 2-way courier charges to the lab in Hong Kong.



myDNA encourages and enables healthier living. It's a groundbreaking health and wellness service provided by Prenetics Limited, that uses DNA technology to help you make informed lifestyle choices based on your genetic information.

myDNA helps answer questions such as:

- Am I sensitive to carbohydrates or fat?
- Which vitamins might I be lacking in?
- Could I be at higher risk for obesity?
- What kind of diet suits me best?
- What kind of exercise is optimal for me?

With myDNA, you get access to:

- A 40+ page report with personalised recommendations based on your DNA
- An exclusive mobile app with chat access to a dietitian and a photo-based food diary
- A complimentary 30 minute phone consultation with a genetics trained dietitian
- myDNA passport events with access to wellness activities

Note: Find out more at prumydna.com.sg. Redemption details will be sent to you starting first week of June 2017.

New pricing approach in action

MEET SHARON

Sharon, an existing **PRU**extra Premier policyholder, is 25 years old and just got married.

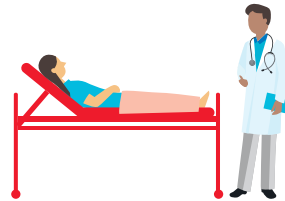
She starts at the Standard Level Premium – S\$400 – for her age band.

During the year, she makes a public hospital claim for an appendectomy.

Her total claim is S\$10,000, of which S\$4,150 is covered by **PRU**extra Premier and the remaining amount by **PRU**shield Premier.

Because she chose a public hospital, she continues to enjoy Standard Level Premium the following year.

However, since she has made a claim, she is not entitled to the **PRU**well Reward the next year.



MEET KAREN

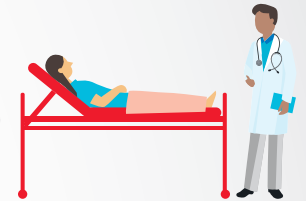
Karen is 25 years old and an existing* **PRU**extra Premier policyholder.

She starts at the Standard Level Premium – S\$400 – for her age band.

During the year, she makes multiple private hospital claims for a total of S\$100,000 for lung cancer treatment, of which S\$13,150 is covered by **PRU**extra Premier and the remaining amount by **PRU**shield Premier.

As she is diagnosed with a severe condition[^], she will remain at Standard Level Premium when she renews her policy in the following year, paying S\$400.

Going forward, she will continue to pay Standard Level Premium for her age band, regardless of her claims experience. However, she will not be eligible to enjoy **PRU**well Reward.



MEET DAVID

David is 25 years old and an existing **PRU**extra Premier policyholder.

Upon his policy renewal he pays Standard Level Premium – S\$400 – for his age band.

During the year, he makes a private hospital claim for an appendectomy.

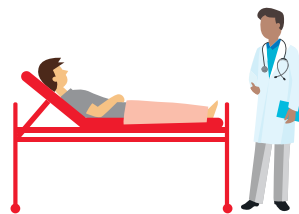
His total claim is S\$18,000, of which S\$4,950 is covered by **PRU**extra Premier and the remaining amount by **PRU**shield Premier.

Upon his policy renewal the next year, he moves up to Level 2 and his premium changes to S\$640.

If he doesn't make any private or public hospital claims in the following year, he will move down to Level 1 and his premium will be reduced to S\$560.

Regardless of his public hospitals claims, as long as David does not make a private hospital claim, he can move down one level, till he reaches Standard Level Premium.

However, as long as he makes a private hospital claim of more than S\$1,000, he moves up 2 levels.



*Existing **PRU**extra Premier customers as at 30 April 2017

[^]Conditions which are life-threatening or terminal

Note: The examples are assuming the Standard Level Premium remains the same over the period illustrated. Numbers shown are for illustrative purposes only.

Find out more

Please refer to the customer portal **PRU**access for the revised premiums based on your age band.

For more information contact your Financial Consultant or call our PruCustomer Line on **1800 333 0333** (Monday – Friday, 8.30am – 5.30pm). Alternatively, visit **prudential.com.sg/pseapremiernew** to find out more.

Note: Terms and conditions apply. **PRU**extra cannot be paid using Medisave. 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. 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. The information on this leaflet 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 these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant. The leaflet 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 the leaflets, the English version shall prevail. Information is correct as at 14 September 2017.