



MEDISHIELD LIFE BENEFIT CHANGES & PREMIUMS REPRICING

(updated on 11 March 2021)

FREQUENTLY ASKED QUESTIONS

The Ministry of Health (“MOH”) announced on 29 September 2020 that our national insurance plan, MediShield Life (“MSHL”) will be undergoing a series of benefits changes and premium revision. These changes will be implemented from 1 March 2021.

Singapore Citizens & Permanent Residents (SC/PR)

Q1 What are the MSHL changes announced by MOH?

All Singaporeans and Permanent Residents with MSHL will be affected by the following changes:

1. Changes in MSHL Benefits
2. Upward revision of 12% to 35% in MSHL premiums
3. COVID-19 Subsidy to offset the premium increase for the first 2 years (70% for 1st year & 30% for 2nd year)

These changes will be effective from 1 March 2021 onwards.

Please refer to Appendix A & B for the list of MSHL Benefit Changes and MSHL Premiums revision, respectively.

Q2 How will the MSHL changes impact my Integrated Shield Plan?

Integrated Shield plans (IP) comprise of the MSHL component and additional private insurance (PRUShield) component. Hence, all Singapore Citizens and Permanent Residents with an Integrated Shield plan (IP) will be impacted by the upcoming MSHL changes under the MSHL component, as MOH announced.

As the current MSHL benefit changes have a negligible impact on PRUShield’s claims, there will be **no change** in premiums to the PRUShield component of your Integrated Shield Plan (including PRUShield Premier, PRUShield Plus, PRUShield Standard, PRUShield A Plan & PRUShield B Plan).

The new MSHL benefits and premium rates will apply to all new policies and existing PRUShield policies renewing from 1 March 2021.

Q3 How does the one-time COVID-19 Subsidy work?

For Singaporeans: all Singaporeans will be granted this subsidy for the first two years to cushion the impact of the premium increase. The government will subsidise 70% of the net increase in premiums (after taking into account existing premium subsidies) in the first year, followed by 30% in the second year. Like any other subsidies, the one-off COVID-19 subsidies will be applied automatically when the MSHL premiums are deducted from your MediSave account.

With existing premium support measures, the net premium increase for all Singapore Citizens will be kept at a maximum of 10% in the first year for each age band.

For more information on the subsidies, please refer to www.medishieldlife.sg.



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Foreigners (FR)

Q4 Does this impact Foreigners who are not covered under MSHL (i.e. Non-Integrated Shield Plan)?

As the premiums rates for Foreigners are rated against the total premiums payable by Singaporeans/Permanent Resident, the premiums for foreigners with a PRUShield plan has to be re-rated to align with the MSHL premiums adjustment.

In addition, the CPF Additional Withdrawal Limit (AWL*) for Foreigners will also be adjusted upwards. Hence, the total cash outlay for the IP portion will not be affected by the MSHL premium adjustment.

**Allows Foreigners to tap on their CPF to pay for their IP premiums.*

Additional Changes to PRUShield plans

Q5 Will there be any additional changes to my PRUShield Plan?

From 1 March 2021, we will be extending the maximum age of entry from ANB 55 to ANB 75 for Foreigner plans (PRUShield & PRUExtra).

We will also be aligning the premium rates for Type 1 Foreigners (with valid passes) with Type 2 Foreigners (dependants of SC/PR) for PRUShield & PRUExtra plans



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Appendix A: MediShield Life Benefit Changes

| | Before | With effect from 1 March 2021 |
|---|--|--|
| <u>Inpatient Treatments</u> | | |
| Daily Ward and Treatment Changes | | |
| - Normal Ward | \$700 per day | \$800 per day* |
| - ICU ward | \$1,200 per day | \$2,200 per day* |
| - Psychiatric | \$100 per day, up to 35 days per policy year | \$160 per day, up to 60 days per policy year |
| Gamma Knife / Novalis Radiosurgery (per treatment course) | \$4,800 per treatment course | \$10,000 per treatment course |
| Community Hospital | | |
| - Rehabilitative care^ | \$350 per day | \$350 per day |
| - Sub-acute care^ | \$350 per day | \$430 per day |
| <u>Outpatient Treatments</u> | | |
| Kidney Dialysis | \$1,000 per month | \$1,100 per month |
| Immunosuppressants for Organ Transplant | \$200 per month | \$550 per month |
| <u>Radiosurgery for Cancer</u> | | |
| External Radiotherapy (except Hemi-Body) | \$140 per treatment | \$300 per treatment |
| Hemi-Body Radiotherapy | \$140 per treatment | \$900 per treatment |
| <u>Maximum Claim Limits</u> | | |
| Policy Year Claim Limit | \$100,000 | \$150,000 |
| <u>Deductibles</u> | | |
| Day Surgery | | |
| - Age above 80 | \$3,000 | \$2,000 |
| <u>Pro-ration Factors</u> | | |
| Private Hospital (including day surgery) | 35% | 25% |

* An additional claim limit of \$200 per day applies for the first two days

^ Rehabilitative care refers to the therapy to improve one's post-illness disability and functional impairment. Sub-acute care is for complications medical conditions that require additional medical and nursing care at a lower intensity compared to that provided at the acute hospital.

For more information on MSHL benefits, please refer to www.medishieldlife.sg.



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Appendix B: MediShield Life Premiums¹

| Age Next Birthday (ANB) | Premiums before subsidy (\$) (before 1 March 2021) | Premiums before subsidy (\$) (on and after 1 March 2021) | Change (\$) |
|-------------------------|--|--|-------------|
| 1 - 20 | 130 | 145 | 15 |
| 21 - 30 | 195 | 250 | 55 |
| 31 - 40 | 310 | 390 | 80 |
| 41 - 50 | 435 | 525 | 90 |
| 51 - 60 | 630 | 800 | 170 |
| 61 - 65 | 755 | 1,020 | 265 |
| 66 - 70 | 815 | 1,100 | 285 |
| 71 - 73 | 885 | 1,195 | 310 |
| 74 - 75 | 975 | 1,320 | 345 |
| 76 - 78 | 1,130 | 1,530 | 400 |
| 79 - 80 | 1,175 | 1,590 | 415 |
| 81 - 83 | 1,250 | 1,675 | 425 |
| 84 - 85 | 1,430 | 1,935 | 505 |
| 86 - 90 | 1,500 | 2,025 | 525 |
| 90 & above | 1,530 | 2,055 | 525 |

¹ Revised MediShield Life Premiums are before the COVID-19 subsidy and other premium subsidies for which the policyholder may be eligible.

For more information on MSHL premiums and subsidies, please refer to www.medishieldlife.sg.