

PRUSHIELD UPDATES RELATING TO COVID-19

(updated on 13 Jan 2021)

FREQUENTLY ASKED QUESTIONS

COVID-19 TRAVEL RESTRICTIONS

Amidst COVID-19, travel restrictions were introduced by the Ministry of Health (“MOH”) on 27 March 2020. The travel restrictions and subsequent changes will impact the coverage we provide for COVID-19 related conditions and are updated in this FAQ.

Q1 How will my PRUShield benefits be impacted with effect from 20 October 2020?

All Singaporeans, Permanent Residents and Long-term Pass Holders, who travelled out of Singapore and are hospitalised for symptoms for COVID-19 within 14 days of their return, will receive cover on their PRUShield Plan, for COVID-19 treatment received on and after 20 Oct 2020 onwards.

Please note that travellers who breached the travel advisory from 27 March 2020 are responsible for financing by themselves their COVID-19-related inpatient costs incurred prior to the lifting of this exclusion.

For more information, please refer to point no, 22 on the announcement from MOH.

MOH’s media release : <https://www.moh.gov.sg/news-highlights/details/roadmap-to-phase-three> (item 19 to 23)

Q2 Does this impact Foreigners who are not covered under MSHL (i.e. Non-Integrated Shield Plan)?

Yes, this also applies to foreigners who have Non-Integrated Shield Plans which are MediSave approved, or other health insurance policies that have exclusions aligned to those of the MediShield Life Scheme (commonly known as Foreigner Shield Plans).

Q3 What were the travel restrictions imposed by MOH previously?

Based on the previous travel restrictions imposed by MOH, PRUShield will not cover for treatments of Coronavirus 2019 (“COVID-19”) infection if the Life Assured travelled out of Singapore on or after 27 March 2020, in disregard of prevailing travel advisories issued by MOH.

The Life Assured will also not be able to claim under PRUShield Plan, if they are admitted for suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore.

However, if the emergency overseas hospitalisation is due to other medical conditions/injury (i.e. not suspected COVID-19 or symptoms of COVID-19), then it will still be covered but subjected to the Terms & Conditions of the PRUShield policy.

EXEMPTIONS (APPLICABLE BETWEEN 7 AUG 2020 TO 19 OCT 2020)

Q4 Will I be exempted from the above mentioned COVID-19 travel restrictions if I’m a traveller under the MOH permitted travel arrangements?

Yes, all travellers (i.e. Life Assured) who are travelling under the MOH permitted travel arrangements and are travelling within the permitted travel dates will be able to claim under PRUShield if they are admitted for suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore.

This is subjected to the Terms and Conditions of their PRUShield policy. This is also applicable to Foreigners plans as well (i.e. Non-integrated Shield Plan).

Validation of qualified travellers who can make hospitalisation claims for COVID-19 related treatments will be conducted by the hospitals. For Foreigner plans (i.e. Non-integrated Shield Plan), claims will continue to be processed manually and supporting evidence of approved travel arrangements will be required.

Please refer to Table 1 for more information on permitted travel arrangements. The above will also apply to any permitted travel arrangements that may be implemented in future.

Table 1:



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Type of travel arrangement		Date of departure from Singapore (date inclusive)	Charging policies for COVID-19 treatment on subsequent return to Singapore
Travellers under permitted travel arrangements	Green Lane / Fast Lane	From 7 Aug 2020	Travellers will be able to tap on regular healthcare financing arrangements and be eligible to receive subsidies and MSHL / PRUShield coverage [^] .
	Countries whose travel advisory is "Travel with precaution" (NEW)	From 1 Sep 2020	
	Overseas studies* (NEW) <i>(There are no restrictions on the countries/regions that students may travel to for their overseas studies.)</i>		
Travellers not under any permitted travel arrangements		From 27 Mar 2020	Traveller will be charged at unsubsidised rates for their medical bills without access to MSHL / PRUShield coverage.

*Overseas studies should be of at least one academic year, for courses which require physical presence in the foreign educational institution (i.e. distance-learning is not offered as an option by the foreigner educational institution), and which will lead to attainment of academic qualifications. Existing students who are completing such academic programs (i.e. balance duration of less than an academic year) are included. Students below the age of 18 may be accompanied by an adult. Mature students may travel overseas with their dependents who will be residing with them for the duration of their studies.

[^]Subject to the Terms and Conditions of the PRUShield policy.

(MOH's media release: <https://www.moh.gov.sg/news-highlights/details/final-stretch-of-dormitory-clearance-further-steps-towards-a-new-covid-normal>)

Q5 How do I make a PRUShield claim if I am a traveller under the approved MOH permitted travel arrangements and is subsequently hospitalised due to COVID-19 infection?

Validation of qualified travellers who can make hospitalisation claims for COVID-19 related treatments will be conducted by the hospitals.

However, if your claim is processed manually, please submit the following documents:

Type of travel arrangement		Documents required for verification purposes
Travellers under permitted travel arrangements	Green Lane / Fast Lane	<ul style="list-style-type: none"> Official documents issued by the Immigrations & Checkpoints Authority (ICA) Travel documents (i.e. boarding pass / itinerary / travel visa) COVID-19 PCR test results obtained for pre-departure and post-arrival
	Countries whose travel advisory is "Travel with precaution"	<ul style="list-style-type: none"> Travel documents (i.e. boarding pass / itinerary / travel visa) COVID-19 PCR test results obtained for pre-departure and post-arrival
	Overseas studies <i>(There are no restrictions on the countries/regions that students may travel to for their overseas studies.)</i>	<ul style="list-style-type: none"> Official documents issued by the foreigner educational institution that overseas studies is least one academic year, and would require physical presence in the foreign educational institution since distance-learning is not offered as an option Travel documents (i.e. boarding pass / itinerary / travel visa) COVID-19 PCR test results obtained for pre-departure and post-arrival



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Please note that the claim will be subjected to the usual Terms and Conditions of the benefit. We reserve our rights to request for further information if deemed necessary for the purpose of claim assessment.

Q6 How do I seek exemption from the above mentioned COVID-19 travel restrictions if I do not qualify under the current permitted travel arrangements?

You may apply for an exemption by submitting your request to MOH (<https://crms.moh.gov.sg/mohfeedback.aspx>) before and after your travel whilst the COVID-19 travel restrictions is in place. Exemption requests will be considered on a case-by-case basis.

Once approval from MOH has been granted, please email us at customer.service@prudential.com.sg to notify us on the exemption as well and we will extend the PRUShield coverage accordingly, subject to the Terms and Conditions of the PRUShield policy.

FOR LIFE ASSURED(S) WHO TRAVELLED OUT OF SINGAPORE BEFORE 27 MARCH 2020

Q7 What happens if I am hospitalised before 27 March 2020 due to COVID-19 infection?

If you travelled out of Singapore before 27 March 2020, then this will not affect the PRUShield coverage, but the claim will still be subjected to the usual Terms & Conditions of the PRUShield policy.

Q8 What happens if I return to Singapore on or after 27 March 2020 and is subsequently hospitalised due to COVID-19 infection?

If you travelled out of Singapore before 27 March 2020 and are subsequently hospitalised due to COVID-19 infection, your PRUShield coverage will not be affected, but will be subjected to the usual Terms & Conditions of the PRUShield policy.

Q9 What happens if I am hospitalised overseas due to COVID-19 infection? Will my inpatient hospitalisation be covered under Emergency Overseas Treatment?

If you travelled out of Singapore before 27 March 2020 and are hospitalised overseas due to COVID-19 infection, the Emergency Overseas Treatment coverage will not be affected, but will be subjected to the usual Terms and Conditions of the benefit.

Q10 What happens if I did not return to Singapore after the travel advisory was implemented from 27 March 2020?

If you travelled out of Singapore before 27 March 2020 and are still overseas currently, your PRUShield coverage (including Emergency Overseas Treatment outside Singapore) will not be affected if you are hospitalised due to COVID-19 infection, but will be subjected to the usual Terms & Conditions of the PRUShield policy.

FOR LIFE ASSURED(S) WHO TRAVELLED OUT OF SINGAPORE ON OR AFTER 27 MARCH 2020

(not applicable for those who had travelled under MOH permitted travel arrangements OR receive COVID-19 treatment on and after 20 Oct 2020)

Q11 What happens if I am hospitalised due to COVID-19 infection or admitted due to suspected COVID-19 within 14 days of returning to Singapore?

If you travelled out of Singapore on or after 27 March 2020 in disregard of prevailing travel advisories issued by MOH, PRUShield will not cover for treatments of COVID-19 infection. You will also not be able to claim under PRUShield, if you are admitted for suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore.

Q12 What happens if I am hospitalised due to COVID-19 infection or admitted due to suspected COVID-19 after 14 days of returning to Singapore?

If you are hospitalised due to COVID-19 infection or admitted for suspected COVID-19 and have onset of symptoms after 14 days of returning to Singapore, your PRUShield coverage will not be affected, but will be subjected to the usual Terms & Conditions of the PRUShield policy.

Q13 What happens if I am hospitalised overseas due to COVID-19 infection? Will my inpatient hospitalisation be covered under Emergency Overseas Treatment?

If you travelled out of Singapore on or after 27 March 2020 in disregard of prevailing travel advisories issued by MOH, PRUShield will not cover for treatments of Coronavirus 2019 ("COVID-19") infection.

However, if the emergency overseas hospitalisation is due to other medical conditions/injury (i.e. not suspected COVID-19 or symptoms of COVID-19), then it will still be covered but subjected to the Terms & Conditions of the PruShield policy.



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- Q14 What happens if I am hospitalised due to other medical conditions/injury without showing symptoms consistent with the COVID-19 infection within 14 days of returning to Singapore?**
If you are hospitalised due to other medical conditions/injury (i.e. not suspected COVID-19 or symptoms of COVID-19) within 14 days of returning to Singapore, your PRUShield coverage will not be affected, but the claim will still be subjected to usual Terms & Conditions of the PRUShield policies.

FOR LIFE ASSURED(S) WHO TRAVELLED OUT OF SINGAPORE ON OR AFTER 20 OCTOBER 2020

- Q15 What happens if I am hospitalised due to COVID-19 infection?**
If you travelled out of Singapore from 20 October 2020 and are hospitalised due to COVID-19 infection, then this will not affect the PRUShield coverage (including Emergency Overseas Treatment), but the claim will still be subjected to the usual Terms & Conditions of the PRUShield policy.

COVID-19 IMPACT ON OUTPATIENT TELEMEDICINE CLAIM AND DAILY HOSPITAL INCENTIVE BENEFIT

(updated on 6 May 2020)

- Q1 How will my PRUShield benefits be impacted with effect from 5 May 2020?**
With the latest media release announcements from Life Insurance Association of Singapore (“LIA”) on 5 May 2020, PRUShield will be extending coverage for outpatient telemedicine consultation under the pre-hospitalisation and post-hospitalisation benefit to provide additional support to our policyholders amid the COVID-19 pandemic and Singapore’s circuit breaker measures, subjected to the usual Terms and Conditions of the benefit.

In addition, we will be extending the PRUExtra’s Daily Hospital Incentive[^] benefit to Life Assureds who are diagnosed with COVID-19 and were admitted to Community Care Facility (CCF) or Community Recovery Facility (CRF) for up to 14 days after being transferred from a hospital, subjected to the usual Terms and Conditions of the benefit.

[^]Only available under PRUExtra Premier, PRUExtra Premier Saver, PRUExtra Premier Lite, PRUExtra Plus and PRUExtra Plus Lite.

(LIA’s media release: https://www.lia.org.sg/media/2550/200505_lia-gia-release_extend-daily-hospital-cash-benefit-cover.pdf)

- Q2 When will this be effective?**
This will be effective from 5 May 2020 (date inclusive).

OUTPATIENT TELEMEDICINE CLAIM

- Q3 When will my outpatient telemedicine claim be admissible?**
The outpatient telemedicine claim will only be admissible under the pre-hospitalisation and/or post-hospitalisation benefit if the main claim is payable under the PRUShield plan, subjected to the usual Terms and Conditions of the benefits.

Please refer to Q5 under this section for more information on the approved telemedicine providers covered by the PRUShield plan.

- Q4 Do I need to be a COVID-19 patient to make a telemedicine claim?**
No. All policyholders who are diagnosed with a covered condition under the policy can make an eligible outpatient telemedicine claim under the pre-hospitalisation and/or post-hospitalisation benefit, subjected to the usual Terms and Conditions of the benefit.

Please refer to Q5 for more information on the approved telemedicine providers covered by the PRUShield plan.

- Q5 Which telemedicine provider is covered under PRUShield?**
PRUShield will only reimburse outpatient telemedicine claims from telemedicine providers that are approved by the MOH Regulatory Sandbox (ie MyDoc, SATA, etc) and restructured hospitals.

Please visit [https://www.moh.gov.sg/home/our-healthcare-system/licensing-experimentation-and-adaptation-programme-\(leap\)--a-moh-regulatory-sandbox](https://www.moh.gov.sg/home/our-healthcare-system/licensing-experimentation-and-adaptation-programme-(leap)--a-moh-regulatory-sandbox) for the full list of active sandbox providers.

- Q6 Will the delivery/courier fees of medication be covered under PRUShield?**
To provide additional support to our policyholders amid the COVID-19 pandemic and Singapore’s circuit breaker measures, we will be reimbursing the one-time delivery/courier fees per telemedicine consultation up to 30 June 2020 (subject to changes, if necessary). We reserve the rights to cease the reimbursement of delivery/courier fees if deemed necessary.



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Charges pertaining to re-delivery or additional courier services will not be reimbursed.

Q7 How do I make a telemedicine claim?

Please submit the following documents:

- Pre/Post Claim Form
- Invoice and proof of payment for telemedicine

Please note that the claim will be subjected to the usual Terms and Conditions of the benefit. We reserve our rights to request for further information if deemed necessary for the purpose of claim assessment.

DAILY HOSPITAL INCENTIVE CLAIM

Q8 Will Daily Hospital Incentive be payable to confirmed COVID-19 patients?

Yes, Daily Hospital Incentive will be payable if you are a confirmed COVID-19 patient, subjected to the usual Terms and Conditions of the benefit.

However, it will not be payable if the Life Assured travelled out of Singapore on or after 27 March 2020, in disregard of prevailing travel advisories issued by MOH, including if they are admitted for suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore. This is unless you had travelled under MOH permitted travel arrangements OR receive COVID-19 treatment on and after 20 Oct 2020).

Q9 Will Daily Hospital Incentive continue to be payable if I am a confirmed COVID-19 patient and I am being transferred to a Community Care Facility (CCF) or Community Recovery Facility (CMF) from a hospital?

Yes, Daily Hospital Incentive will continue to be payable for your stay in a CCF or CRF, up to 14 days after you are transferred from a hospital, subjected to the usual Terms and Conditions of the benefit.

Q10 Will I be able to claim the Daily Hospital Incentive if I am a confirmed COVID-19 patient and am admitted to a CCF to CRF immediately?

If you are not hospitalised as an inpatient prior to the admission to CCF or CRF, the Daily Hospital Incentive will not be payable.

Q11 Will I be able to claim the Daily Hospital Incentive if I am a not confirmed COVID-19 patient?

If you are not a confirmed COVID-19 patient and you are hospitalised due to other medical conditions, the Daily Hospital Incentive continues to be payable, subjected to the usual Terms and Conditions of the benefit.

Q12 How do I make the Daily Hospital Incentive claim if I am admitted to a CCF or CRF?

Please submit the following documents:

- PruExtra Claim form
- Hospital Discharge Summary
- Quarantine Order
- Revocable Order

Please note that the claim will be subjected to the usual Terms and Conditions of the benefit. We reserve our rights to request for further information if deemed necessary for the purpose of claim assessment.



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COVID-19 VACCINATIONS IMPACT ON PRUSHIELD POLICIES

Q1 Will my PRUShield plan cover adverse effects from COVID-19 vaccinations?

Yes, we will provide coverage to Life Assured who are hospitalised due to adverse effects (such as a severe allergic reaction) from the COVID-19 vaccinations*. There will be no change in premiums, and coverage is subject to the standard Terms and Conditions of their PRUShield plan.

* The COVID-19 vaccination needs to be authorised by the Singapore Health Sciences Authority and must be administered on the recommendation of a medical practitioner duly licensed by Singapore Medical Council.

Please note that outpatient treatment due to adverse effects from COVID-19 vaccinations will not be covered.

(For more information, click [here](#) to view MOH's media release).

Q2 When will this be effective?

This will be effective from 13 January 2021 (date inclusive) .

Q3 How do I apply for this change?

This change will apply automatically to all new and existing PRUShield policies with effect from 13 January 2021 (date inclusive). There is no further action required from you.

There will be no change in premiums to the PRUShield component of your Integrated Shield Plan with this change as well.

Q4 How do I make a claim if I have been hospitalised due to adverse effects from COVID-19 vaccination?

As only inpatient hospitalisation (including Short Stay Ward) due to adverse effects from COVID-19 vaccinations is claimable, all claims must be e-filed from the hospital. Please note that the claim will be subjected to the Terms and Conditions of the benefit.

We reserve our rights to request further information if deemed necessary for the purpose of claim assessment.

Q5 Will the exclusion be lifted for other vaccinations besides COVID-19 vaccinations?

No, the exclusion will continue to apply for all other vaccinations, and we will not pay any claims that are directly or indirectly related to these vaccinations.