NEW MOH GUIDELINES FOR INTEGRATED SHIELD PLAN (IP) SUPPLEMENTARY PLANS

(updated on 13 March 2026)

The Ministry of Health (MOH) announced changes to Integrated Shield Plan (IP) supplementary plans on **26 November 2025.** These changes are intended to support the long-term sustainability of Singapore's healthcare system.

We would like to help you understand what these changes mean and how they may affect your Prudential IP supplementary plan.

REGULATORY CHANGE IMPACTING PRUEXTRA SUPPLEMENTARY PLANS

1. What are the new MOH requirements of Integrated Shield Plan (IP) supplementary plans?

From 1 April 2026, all IP supplementary plans must comply with the following MOH requirements:

a) **Deductible Coverage:**
- New IP supplementary plans will **no longer cover the minimum IP deductible** set by MOH.
- The minimum deductible can be up to **$3,500**, depending on ward class and treatment type.

b) Annual Co-payment Cap (stop-loss benefit)
- The annual co-payment cap will increase from **$3,000 to $6,000 per policy year**.
- This cap applies **only to co-payments** and **excludes the minimum IP deductible**.

[1]Stop-loss benefit applies only when treatment is received from Panel providers, Extended Panel (EP) specialists, and in cases where emergency treatment is sought at Accident & Emergency.

These requirements are intended to ensure healthcare costs remain affordable and sustainable over the long term.

What this means for you?

- From **1 April 2026**, Prudential will introduce **new PRUExtra supplementary plans** that comply with these requirements
- At the same time, existing **PRUExtra CoPay supplementary plans** will be withdrawn, as they no longer meet MOH's guidelines.

If you have purchased an existing **PRUExtra CoPay supplementary plan (either through a new application or a mid-term addition)** between **27 November 2025 and 31 March 2026 (both dates inclusive)**, you will need to **transition to the new IP supplementary plan upon policy renewal from 1 April 2028.**

2. What is "minimum IP deductible"?

The **minimum IP deductible** is the portion of your hospital bill that must be paid by you before IP benefits apply. MOH sets this deductible based on the **lower of**:

i. Your IP plan's targeted ward class; or
ii. The actual ward class you use.

Minimum IP deductibles set by MOH

Targeted IP Coverage of the Insured Person's IP	Ward Class Utilised by Insured Person	Minimum Deductible* *Lower of Target IP Coverage or Ward Class Utilised*
Class A/Private	Class A/Private	$3,500
Class B1	Class B1	$2,500
Class B2	Class B2	$2,000

Class C	Class C	$1,500
Outpatient	NA	NA
Day Surgery / Short Stay Wards	Non-Subsidised	$2,000
	Subsidised	$1,500

For example, if an IP plan targets **Class B1** coverage:

- Stay in Class B1, Class A or Private ward → **$2,500 deductible**
- Stay in Class B2 ward → **$2,000 deductible**
- Stay in Class C ward → **$1,500 deductible**

3. How are policy applications that were submitted during the announcement and transition period impacted?

The impact depends on **when your application is submitted**.

Please refer to the table below for how different policy applications are affected. This includes:

- Applications for new purchases or mid-term additions, and
- Plan switches, such as upgrades, downgrades and foreigner plan conversions.

Application submission date	Changes
Before 27 November 2025	**No immediate changes.** Your existing plan benefits, including deductible coverage and stop-loss benefits, remain unchanged (where applicable).
Between 27 November 2025 and 31 March 2026 (both dates inclusive)	In line with MOH requirements, **PRUExtra CoPay** supplementary plans purchased during this period (through new applications or mid-term additions) **will transition to the new IP supplementary plan upon policy renewal from 1 April 2028.** **Plan switch requests** (upgrades, downgrades, or foreigner plan conversions) made during this period **will not be required to transition**.
From 1 April 2026 onwards	To comply with new MOH requirements, we will introduce new supplementary plans that include adjustments to deductible coverage and the stop-loss benefit. At the same time, we will withdraw our existing **PRUExtra CoPay** supplementary plans, as they will no longer meet MOH's guidelines. You will no longer be able to purchase, mid-term add, or switch into or within (upgrade, downgrade) the existing **PRUExtra CoPay** or **PRUExtra As Charged** supplementary plans (where applicable). Instead, you may purchase or switch to the new IP supplementary plans as required.

4. What will be the benefits and features of new PRUExtra supplementary plans from 1 April 2026?

The new PRUExtra supplementary plans will fully comply with MOH's requirements, incorporating the required changes to deductible coverage and stop-loss benefits. Full details will be announced on **1 April 2026.**

5. Will premium reduce since the benefits of new PRUExtra supplementary plans are lower?

With the reduction in benefits, the new supplementary plans **are expected to be more affordably priced.**

Do note that premiums for IPs and supplementary plans are **not guaranteed** and may be adjusted periodically due to claims experience and medical inflation.

6. How are reinstatement applications submitted between 27 November 2025 and 31 March 2026 (both dates inclusive) affected?

There is **no immediate change** to existing plan. Your current deductible coverage and stop-loss benefits (if applicable) remain unchanged if you reinstate within this period.

7. Can I switch into PRUExtra CoPay or As Charged supplementary plans after 1 April 2026?

No. From **1 April 2026,** plans switch (upgrade, downgrade) **into or within** the following plans (where applicable) will longer be allowed, as they do not meet MOH's new requirements:

- PRUExtra Premier CoPay
- PRUExtra Preferred CoPay
- PRUExtra Premier Lite CoPay
- PRUExtra Plus CoPay
- PRUExtra Plus Lite CoPay
- PRUExtra Premier Lite*
- PRUExtra Plus*
- PRUExtra Plus Lite*

You may switch into the new supplementary plans instead.

* *withdrawn*

8. How will the new MOH requirements affect my existing PRUExtra supplementary plan?

There is **no immediate impact** to your existing plan. Your current deductible coverage and stop-loss benefits remain unchanged, including for policies renewing **on or after 27 November 2025.**

Before 31 March 2026

- You may **switch (upgrade or downgrade)** to any available PRUExtra supplementary plan.

From 1 April 2026 onwards

- Switching **into or within PRUExtra CoPay** or **PRUExtra As Charged** supplementary plans (where applicable) will **no longer be allowed**.
- Switching to the new IP supplementary plans will still be available.

If your nationality changes

- **Foreigner → Singapore Citizen / Singapore Permanent Resident**
  You will continue to be covered under your **existing PRUExtra supplementary plan** from 1 April 2026, in line with existing foreigner plan conversion rules.
  For example, if you are on a **PRUExtra CoPay** or **PRUExtra As Charged** supplementary plan, you will continue with the same plan after conversion.

- **Singapore Citizen / Singapore Permanent Resident → Foreigner**
  You will be required to **purchase a new supplementary plan**, subject to the plans available for sale at the point of purchase, in line with existing treatment.

Prudential regularly reviews its portfolio. If future adjustments are needed, you will be informed at least **30 days in advance** before any changes take effect.