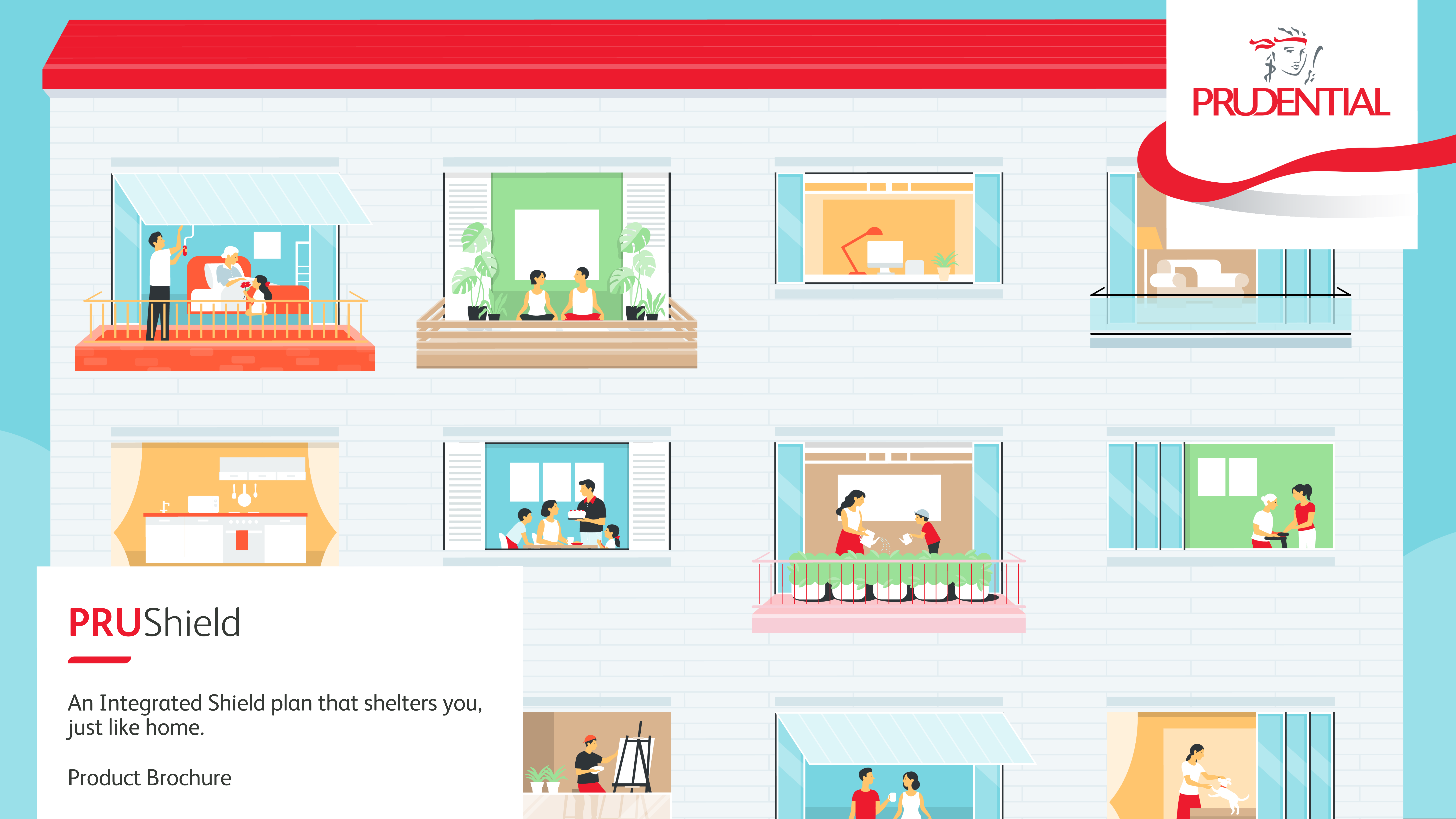


PRUDENTIAL

PRUShield

An Integrated Shield plan that shelters you, just like home.

Product Brochure

Improving care beyond the basics:

Complementing existing medical coverage with an Integrated Shield Plan (IP)

Medical Bill Breakdown

MediShield Life National health insurance plan	**PRU**Shield Plan Private health insurance plan	**PRU**Shield Plan + **PRU**Extra Supplementary plan for deductible & co-insurance**
Deductible* & Co-insurance** to be paid by you	Deductible* & Co-insurance** to be paid by you	Deductible* & Co-insurance** to be paid by you
		PRUExtra Payout Supplementary plan payout
	PRUShield Payout Private Provider: **PRU**Shield Premier Restructured Provider: **PRU**Shield Plus	**PRU**Shield Payout Private Provider: **PRU**Shield Premier Restructured Provider: **PRU**Shield Plus
MediShield Life Payout (For Singaporeans and PRs only)	MediShield Life Payout (For Singaporeans and PRs only)	MediShield Life Payout (For Singaporeans and PRs only)

* Deductible: The amount you need to pay before any **PRU**Shield benefits are paid out.
** Co-insurance: A percentage of the claimable amount you need to co-pay or share after you have paid for the deductible.

MediShield Life

Singapore's national health insurance plan covers a basic level of medical expenses for Singaporeans and PRs. It offsets part of your medical bills.

PRUShield

Enhances MediShield Life with private insurance benefits:

- Access to private hospitals and specialists[1]
- Higher claim limits
- Coverage for pre- and post-hospitalisation treatments
- Additional benefits – like future insurance options and more

PRUExtra

A supplementary plan that complements your main **PRU**Shield plan, with coverage of up to 50% of **PRU**Shield's co-insurance[2], stop-loss feature[3], and an extended coverage for cancer treatment.

[1] Only applicable to **PRU**Shield Premier. | [2] For **PRU**Extra Preferred Care, co-insurance coverage does not apply at Non-Panel and No Access Providers. | [3] The S$6,000 stop-loss applies only to co-insurance amounts paid, excluding any deductible amounts. It is applicable only when treatment is received from Panel Providers, Extended Panel (EP) Specialists, or in emergency cases.

What is PRUShield?

PRUShield is a MediSave-approved IP that complements your MediShield Life coverage, supporting your health journey with greater care.

Combining **PRU**Shield with **PRU**Extra supplementary plans to enjoy additional protection that comes with lower out-of-pocket costs[1], plus access to Value-Added Services that enhance your existing coverage with MediShield Life.

Sign up for **PRU**Shield to enjoy...

Greater Protection

Smooth hospitalisation with Value-Added Services

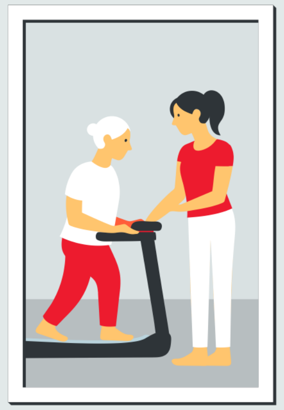
More Choices

Affordable plans tailored for different budgets

Enhanced Support

High annual coverage including cancer treatment and minimised out-of-pocket expenses

PRUShield comes in three tiers, each offering different coverage levels based on the **PRU**Extra supplementary plans you choose.

Tiers	**PRU**Shield Standard	**PRU**Shield Plus	**PRU**Shield Premier
			
Coverage provided	Medical and surgical expenses at restructured hospitals (up to class B1 wards)	Medical and surgical expenses at restructured hospitals (up to class A wards)	Medical and surgical expenses at private and restructured hospitals
PRUExtra supplementary plans	⊗	**PRU**Extra Plus Care	**PRU**Extra Premier Care **PRU**Extra Preferred Care[2]

[1] Only applicable to **PRU**Extra Premier Care, **PRU**Extra Preferred Care, and **PRU**Extra Plus Care. | [2] All private hospitals or private medical institutions not under our panel or non-panel list will be considered as No Access Healthcare Institutions (HI). No Access list is only applicable to **PRU**Extra Preferred Care.

What are PRUShield's **key benefits**?

How we keep you covered

High annual coverage of up to S$2 million[1] that can be reset if the limit has been reached[2]

Comprehensive outpatient cancer treatment coverage of up to 20x MediShield Life Limits for one primary cancer[3]

Pre- and post-hospitalisation coverage for up to 180 days and up to 365 days, respectively

Coverage for individuals with elevated risk profiles through risk-based loading

[1] For **PRU**Shield Premier plan, the policy year limit is S$2 million provided all claims within the same policy year are incurred at panel providers. | [2] Applicable when Life Assured has exceeded the policy year limit and is hospitalised for a different medical condition within the same policy year. The policy year limit will be refreshed only once in the same policy year. | [3] With combined coverage from **PRU**Shield and **PRU**Extra supplementary plans. | [4] MediSave option is only applicable to policy owners who are Singaporeans or PRs only.

How we give you choices

Wider selection
of private and restructured hospitals, ward classes and doctors

Option to pay
premiums with your MediSave[4]
(up to the Additional Withdrawal Limits)

How we raise the bar

Exclusive Value-Added Services
including health screening, vaccination, on-site General Practitioner (GP) and 24/7 GP teleconsultation at partner rates and Chronic Care Management for all **PRU**Shield customers

Pre-Authorisation
Gain early approval on upcoming treatments or surgeries that align with your policy benefits

Overseas medical treatments
for emergency medical treatments outside Singapore

That's not all:

Public Service Officers enjoy **10% off PRU**Shield Premier and **PRU**Shield Plus premiums for the first year

PRUShield supports your health journey at every stage

JOE
32 years old

An active hiker and father of two, Joe prioritises his health by staying up to date with routine vaccinations and annual health screenings.

He has also purchased **PRU**Shield Premier to cover his medical costs in the event of any unexpected illness.

As a **PRU**Shield customer, he books his health screenings and vaccination appointment through Prudential's customer portal and enjoys partner rates from Prudential's partner providers.

At his most recent health screening, Joe was diagnosed with early-stage ear cancer and was recommended to go for surgery.

PRUShield Premier

Provides coverage for both pre-hospitalisation (up to **180 days**) and post-hospitalisation (up to **365 days**) medical expenses.

This means that **PRU**Shield will be able to alleviate the cost of both Joe's pre- and post-surgery medical consultations in addition to his surgery and hospitalisation fees.

Health Screening | Doctor and Hospital Selection | Pre-Surgery Consultation | In-Patient Surgery | Hospital Stay | Post-Surgery Follow Up | Health Screening

Joe's **PRU**Shield Premier plan allows him to choose from both private and restructured hospitals for his surgery.

He chose a Panel provider and opts to have his surgery and hospitalisation at a private hospital for additional comfort and accelerated care.

Joe's total medical bills come up to **S$50,000**

MediShield Life and **PRU**Shield Premier Payout: S$41,850	S$3,500 Deductible & S$4,650 Co-insurance
Covered by medical insurance	**Payable by Joe**

After coverage from MediShield Life and PRU Shield Premier**, Joe's final out-of-pocket expenses are S$8,150**.

After his surgery and recovery, Joe continues to enjoy partner rates for health screenings, vaccinations and teleconsultations, as well as on-site GP consultations to maintain good health.

As a PRUShield customer, you enjoy not just comprehensive coverage for your medical and hospitalisation needs, but also access to Value-Added Services to support your everyday well-being.

What is **PRU**Extra?

Build the protection your loved ones need at a budget that works for you – with the right **PRU**Extra supplementary plans that helps minimise your out-of-pocket expenses.

PRUExtra supplements your main **PRU**Shield plan with coverage of up to 50% of **PRU**Shield's co-insurance[1], stop-loss feature[2], and an extended coverage for cancer treatment. You'll reduce your out-of-pocket expenses by choosing our panel providers or specialists from **PRU**Panel Connect[3].

Tier		**PRU**Shield Premier		**PRU**Shield Plus
Coverage		Medical and surgical expenses at private and restructured hospitals		Medical and surgical expenses at restructured hospitals (up to class A wards)
PRUExtra supplementary plans		**PRU**Extra Premier Care Most comprehensive	**PRU**Extra Preferred Care[4] Value for money	**PRU**Extra Plus Care Budget-friendly
Benefits	Deductible coverage at Panel Providers and Extended Panel	Covers 95% of the deductible[5] amount above S$3,500		
	Access to **PRU**Panel Connect[3] benefits	✓	✓	✗
	Claims-Based Premium Pricing	✓	✗	✗
Premiums of Supplementary Plan for aged 30[6]		**S$552[7]**	**S$299**	**S$174**

For illustrative purposes only. Figures shown do not reflect all policyholders' premiums.

[1] For **PRU**Extra Preferred Care, co-insurance coverage does not apply at Non-Panel and No Access Providers. | [2] The S$6,000 stop-loss applies only to co-insurance amounts paid, excluding any deductible amounts. It is applicable only when treatment is received from Panel Providers, Extended Panel (EP) Specialists, or in emergency cases. | [3] **PRU**Panel Connect services include cashless, enhanced Letter of Guarantee, appointment booking, etc. For more information, please refer to www.prudential.com.sg/ppc. | [4] All private hospitals or private medical institutions not under our panel or non-panel list will be considered as No Access HI. | [5] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and **PRU**Shield benefits are payable. Deductible of S$3,500 and below are not covered. Where **PRU**Shield's deductible exceeds S$3,500, 95% of the amount above S$3,500 is covered, subject to policy terms and conditions. | [6] The premium is based on Age Next Birthday (ANB). | [7] Premium shown is with 20% **PRU**Well Reward.

What is PRUPanel Connect?

Good healthcare isn't just about coverage – it's about easier access too.

That's where **PRU**Panel Connect (PPC) can help, by simplifying your access to healthcare.

PRUPanel Connect services are exclusively available for:

- **PRU**Extra Premier Care
- **PRU**Extra Preferred Care

Hassle-Free Appointment Booking

Book your first appointment with our partner medical institutions and specialists via prudential.com.sg/ppc or call 1800 333 0333; facilitation is provided within 3 working days on a best-effort basis.

Stop-Loss Benefit

Caps out-of-pocket expenses at up to S$6,000[1] per policy year.

Concierge Service

Visit the concierge desk at Raffles Hospital, Mount Alvernia Hospital and Thomson Medical Centre for PPC Value-Added Services and assistance on any **PRU**Shield-related enquiries[2].

Cashless[3] Hospital Experience

Eligible policyholders enjoy higher electronic Letter of Guarantee (eLOG)[4] amount, allowing cashless service at select medical institutions[5]. Policyholders who are not eligible for eLOG may seek Pre-Authorisation approval for greater peace of mind.

Affordable Premium

Premium level upon the next policy renewal remains unchanged when treated by a PPC specialist empanelled under the right panel medical institution as per our website.

Enjoy rewards for staying healthy with Claims-Based Premium Pricing

Claims-Based Premium Pricing (CBP) rewards healthy living with savings that keep premiums affordable in the long run.

It is applicable for customers with:
PRUExtra Premier Care

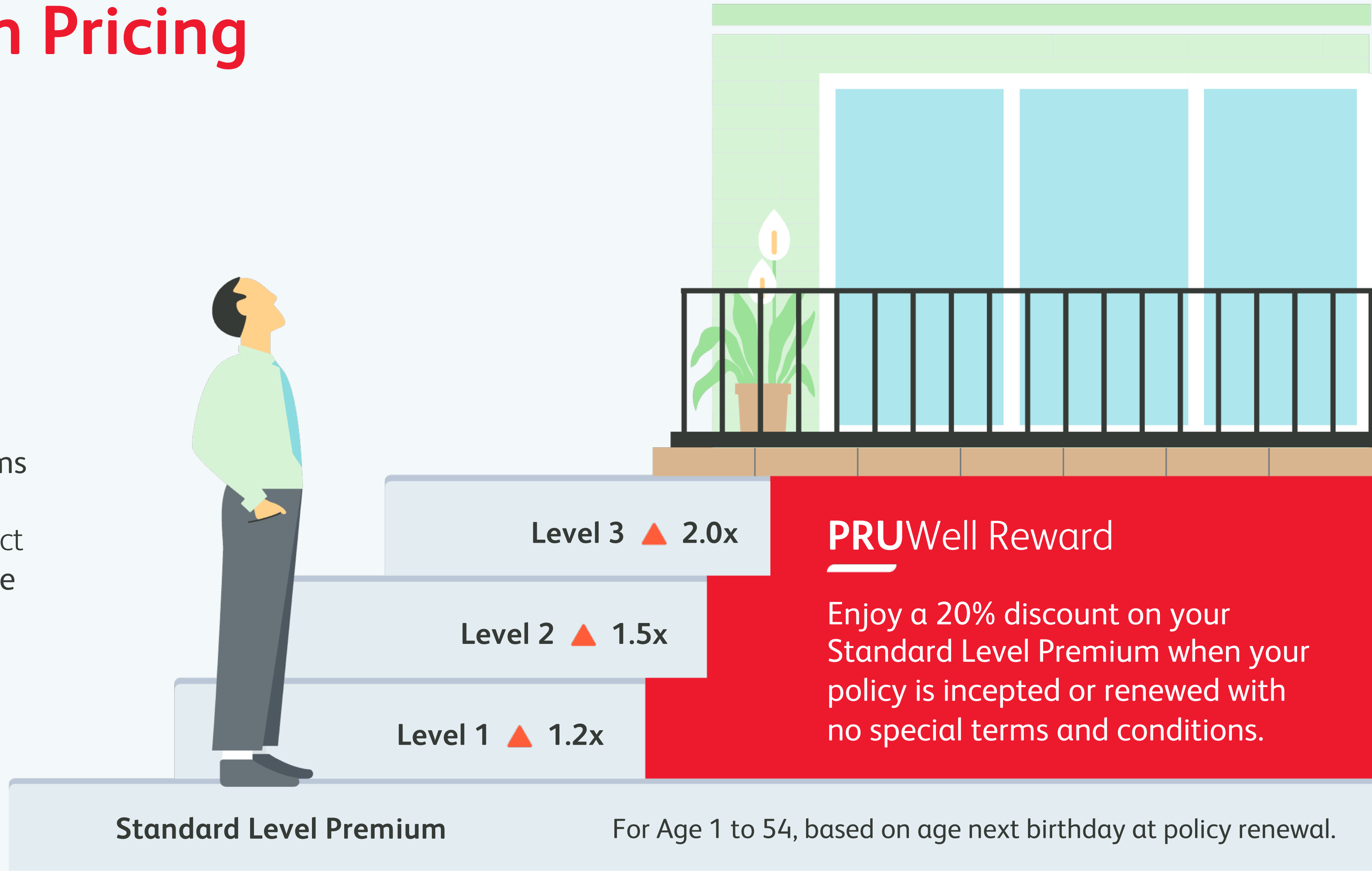
[1] Stop-loss refers to the total out-of-pocket expenses you need to make under the co-insurance and co-payment features, which will not exceed the sum of S$6,000 per policy year if your hospital confinement is with one of the panel providers, EP specialists, and for emergency cases. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount. | [2] Open from Monday to Friday, 9am to 5.30pm (closed on weekends and public holidays). | [3] Please refer to Cashless Benefit under Terms and Conditions on this page. | [4] Terms & conditions apply. Please refer to https://www.prudential.com.sg/ppc-tnc. | [5] Cashless service at Raffles Hospital, Mount Alvernia Hospital, and Thomson Medical Centre (up to S$30,000); and at partner private day surgery centres and oncology centres (up to S$15,000).

Start at the Standard Level Premium, the lowest premium level of your age band, and enjoy **PRU**Well Reward when your policy is incepted or renewed with no special terms and conditions.

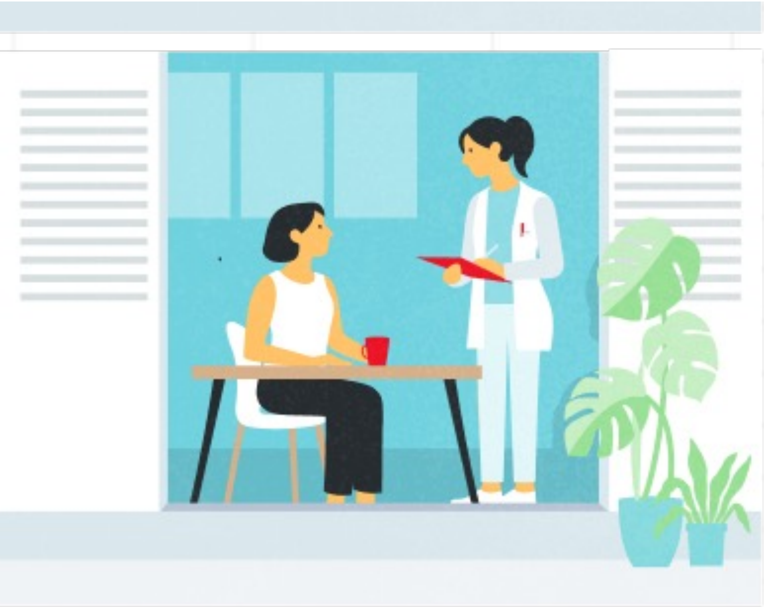
Premium level rises when you seek treatment at Extended Panel specialists (not under our Panel Healthcare Institution) and Non-Panel providers for claims above S$500. **PRU**Well Reward will not be applicable when a claim is made.

Maintain or lower your premium levels when you make no claims within the policy year or choose to seek treatment with Panel Providers under Panel Healthcare Institution on **PRU**Panel Connect website or Extended Panel specialists (under our Panel Healthcare Institution), or at restructured hospitals.

Move down one premium level upon policy renewal (limit at Standard level) if you recover a minimum of S$1,000 by claiming for the medical treatment from other policies, such as your corporate insurance plan.



What are my options for medical providers?



Choose providers that offer more than the basics. Only participating **PRU**Panel Connect providers let you enjoy exclusive services and no Claims-Based Premium Pricing impact with **PRU**Panel Connect providers.

You may also enjoy selected panel benefits for pre-authorised procedures under Extended Panel providers.

This page lists the different types of providers you can choose as a **PRU**Shield customer.

For more details, please refer to the Benefits table under Extended Panel on this page.

	Panel	Extended Panel (EP)	Non-Panel	No Access
Who are the providers included?	Participating private registered medical practitioners/specialists who are empanelled at the private partner hospitals and private treatment centres listed on the **PRU**Panel Connect website here.	Specialists who are panel providers of at least one (1) IP insurer.	Private registered medical practitioners/specialists who are not on **PRU**Panel Connect.	All specialists, including **PRU**Panel Connect, who perform surgeries at medical institutions not listed under either the Panel or Non-Panel categories.
Which are the institutions included?	• All restructured hospitals and treatment centers • Participating specialists at private Day Surgery Centres, private clinics and Outpatient Oncology Centres • All specialists at Raffles Hospital • Participating specialists at Mount Alvernia Hospital and Thomson Medical Centre Click here to access the full list of Panel Providers and Institutions.	Private specialists who are not on **PRU**Panel Connect, but which are on the main panel of other Integrated Shield plan insurers. An approved Pre-Authorisation is mandatory for a claim to be considered an extended panel claim. The specialist must also adhere to the pre-authorised amount*.	• Non-participating specialists under Mount Alvernia Hospital • Non-participating specialists under Thomson Medical Centre • Non-participating specialists under Private Treatment Centres listed on **PRU**Panel Connect website • Parkway East Hospital • Medical Institutions categorised as Day Surgery Centres, Dialysis Centres and Oncology Clinics under the list of MediShield Institutions Participating in MediShield Life Scheme. Please refer to CPFB Website here	Medical institutions which are NOT listed on both the Panel and Non-Panel lists for **PRU**Shield, including but not limited to: • Mount Elizabeth Hospital and Mount Elizabeth Novena Hospital • Farrer Park Hospital • Gleneagles Hospital • Crawfurd Hospital • West Point Hospital • Other private day surgery, dialysis and oncology-related facilities
Which supplementary plan(s) are eligible for claims from these providers?	All **PRU**Extra plans: • Covers 95% of the deductible amount above S$3,500 • Stop-loss is applicable • Co-insurance is covered		All **PRU**Extra plans, with exceptions: • Deductible not covered • Stop-loss is not applicable • Co-insurance is not covered for **PRU**Extra Preferred Care	• **PRU**Extra Premier Care • **PRU**Extra Plus Care

Please refer to the policy document for more information. We reserve the right to change this panel or non-panel list from time to time. | * Failure to adhere to the pre-authorised amount will result in a Non-Panel claim.

What are the benefits of adding a PRUExtra supplementary plan to my PRUShield base plan?

JANET

23 years old

After contracting an unexpected viral infection, Janet was hospitalised in a private hospital under Prudential's list of panel providers.

Her total hospital bill amounts to S$150,000 for the length of her stay in hospital.

With PRUShield Premier base plan only:

Janet would have to cover her deductible and co-insurance portions of her bill in cash.

MediShield Life & PRUShield Premier payout	**S$131,850**
Covered by Janet	**S$18,150**

Janet's final bill:
S$18,150

With PRUShield Premier base plan and PRUExtra Premier Care supplementary plan:

With PRUExtra Premier Care **plan, Janet enjoys a stop-loss limit of S$6,000 for the entire policy year, with her total out-of-pocket expenses amounting to S$9,500**, inclusive of the deductible.

Remaining expenses payable:

Deductible	S$3,500	**S$3,500**
Co-insurance (50%)	(S$150,000 - S$3,500) * 10% * 50%	**S$7,325**
Total payable by Janet		**S$9,500**
Total payable by PRUExtra Premier Care		**S$8,650**

Janet also enjoys access to PRUPanel Connect services for a seamless medical experience, including cashless hospitalisation and a hospital concierge service.

Janet's final bill:
S$9,500

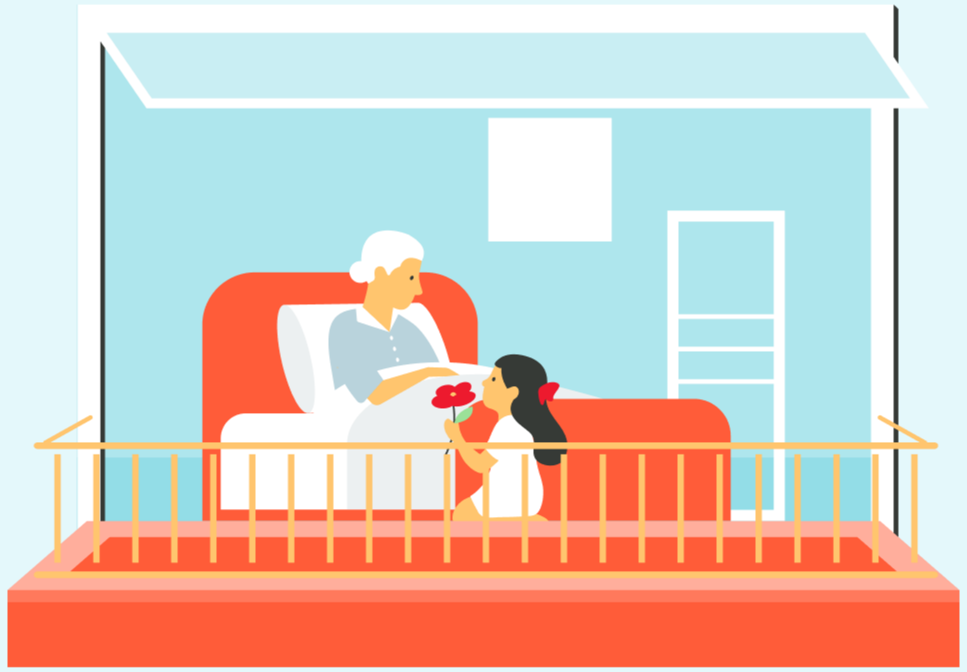
Adding a PRUExtra supplementary plan to your existing PRUShield base plan provides additional coverage to reduce out-of-pocket medical expenses and unlock access to exclusive PRUPanel Connect privileges*.

*selected PRUExtra plans only

What's the right PRUShield plan for you?

Where would you like to receive your medical treatment?	All Singapore Private and Restructured Hospitals **PRU**Shield Premier		All Singapore Restructured Hospitals (up to Class A Ward) **PRU**Shield Plus	All Singapore Restructured Hospitals (up to Class B1 Ward) **PRU**Shield Standard
How would you like to enhance your healthcare experience?	Coverage on co-insurance Access to **PRU**Panel Connect benefits Claims-Based Premium Pricing	Coverage on co-insurance Access to **PRU**Panel Connect benefits	Coverage on co-insurance	
Which healthcare providers do you prefer to seek treatment from?	I'd like the option to visit all providers in Singapore	I'd only be able to use Panel & Non-Panel providers		
Your plan	**PRU**Shield Premier + **PRU**Extra Premier Care	**PRU**Shield Premier + **PRU**Extra Preferred Care	**PRU**Shield Plus + **PRU**Extra Plus Care	**PRU**Shield Standard

Summary of **PRU**Shield and **PRU**Extra

	PRUShield Premier		**PRU**Shield Plus
			

Supplementary Plan		**PRU**Extra Premier Care	**PRU**Extra Preferred Care	**PRU**Extra Plus Care
	Hospital / Ward Types	All Singapore Private and Restructured Hospitals	All Singapore Private and Restructured Hospitals under Panel and Non-Panel Providers[1]	All Singapore Restructured Hospitals (up to Class A Ward)[2]
Patients receiving treatment for one Primary cancer	Cancer Drug Treatment listed on the Cancer Drug List (CDL)[3]	Up to 20 times of MediShield Life limit for one primary cancer per month (with **PRU**Shield and **PRU**Extra)		
	Cancer Drug Treatment not listed on CDL	S$150,000 per policy year with **PRU**Extra		
	Cancer Drug Services[4]	Up to 20 times of MediShield Life limit for one primary cancer per policy year (with **PRU**Shield and **PRU**Extra)		

[1] Our Panel Providers consist of participating specialists on the **PRU**Panel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to:
- all restructured hospitals and treatment centres;
- participating private hospitals; and private treatment centres

that appear on our **PRU**Panel Connect website.

Non-Panel Providers refer to:
- specialists in non-panel Healthcare Institutions (Non-panel HI), which are private hospitals and private treatment centres listed under non-panel on our website; and
- non-participating private specialists who provide inpatient or day surgery treatment in private hospitals and private treatment centres listed under Panel HI on our website.

We may change this panel or non-panel list from time to time.

[2] Pro-ration applies if you seek treatment at a private hospital.

[3] Refer to the Cancer Drug List (CDL) on MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL).

[4] Refer to the MediShield Life Benefits on MOH's website for the MediShield Life claim limits for Cancer Drug Services.

Summary of PRUShield and PRUExtra

	PRUShield Premier		PRUShield Plus
Supplementary Plan	**PRU**Extra Premier Care	**PRU**Extra Preferred Care	**PRU**Extra Plus Care
PRUShield's deductible[5] amount for claims under panel providers and Extended Panel[1] (Per policy year)	Covers 95% of the deductible amount above S$3,500[5]		Covers 95% of the deductible amount above S$3,500[5]
PRUShield's deductible[5] amount for claims not under panel providers[1] (Per policy year)	Not covered		Not covered
PRUShield's co-insurance[6]: 10%	Covers **50%** of co-insurance, you pay the remaining **50%**	Covers **50%** of co-insurance, you pay the remaining **50%** (not applicable for non-panel providers)	Covers **50%** of co-insurance, you pay the remaining **50%**
Stop-Loss[7] (Per policy year)	S$6,000 for Panel Providers[1], Extended Panel (EP) specialists[8], and in emergency cases		
Subject to Claims-Based Premium Pricing (CBP)	Yes	No	No
PRUPanel Connect Exclusive Value-Added Services (Cashless[9], higher eLOG)	Yes		No
Premiums of Supplementary Plan (supplementary plans) for aged 30	S$552[10]	S$299	S$174
Eligibility	Singapore Citizen, Singapore PR, Foreigner[11]		

[5] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and **PRU**Shield benefits are payable. Deductible of S$3,500 and below are not covered. Where **PRU**Shield's deductible exceeds S$3,500, 95% of the amount above S$3,500 is covered, subject to policy terms and conditions.

[6] Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

[7] Stop-loss is only applicable to Panel Providers and EP specialists and in emergency cases. Stop-loss refers to the total out-of-pocket expenses you need to make under the co-insurance and co-payment features, which will not exceed the sum of S$6,000 per policy year. Stop-loss applies only to co-insurance and does not include the deductible paid.

[8] Learn more about the Extended Panel.

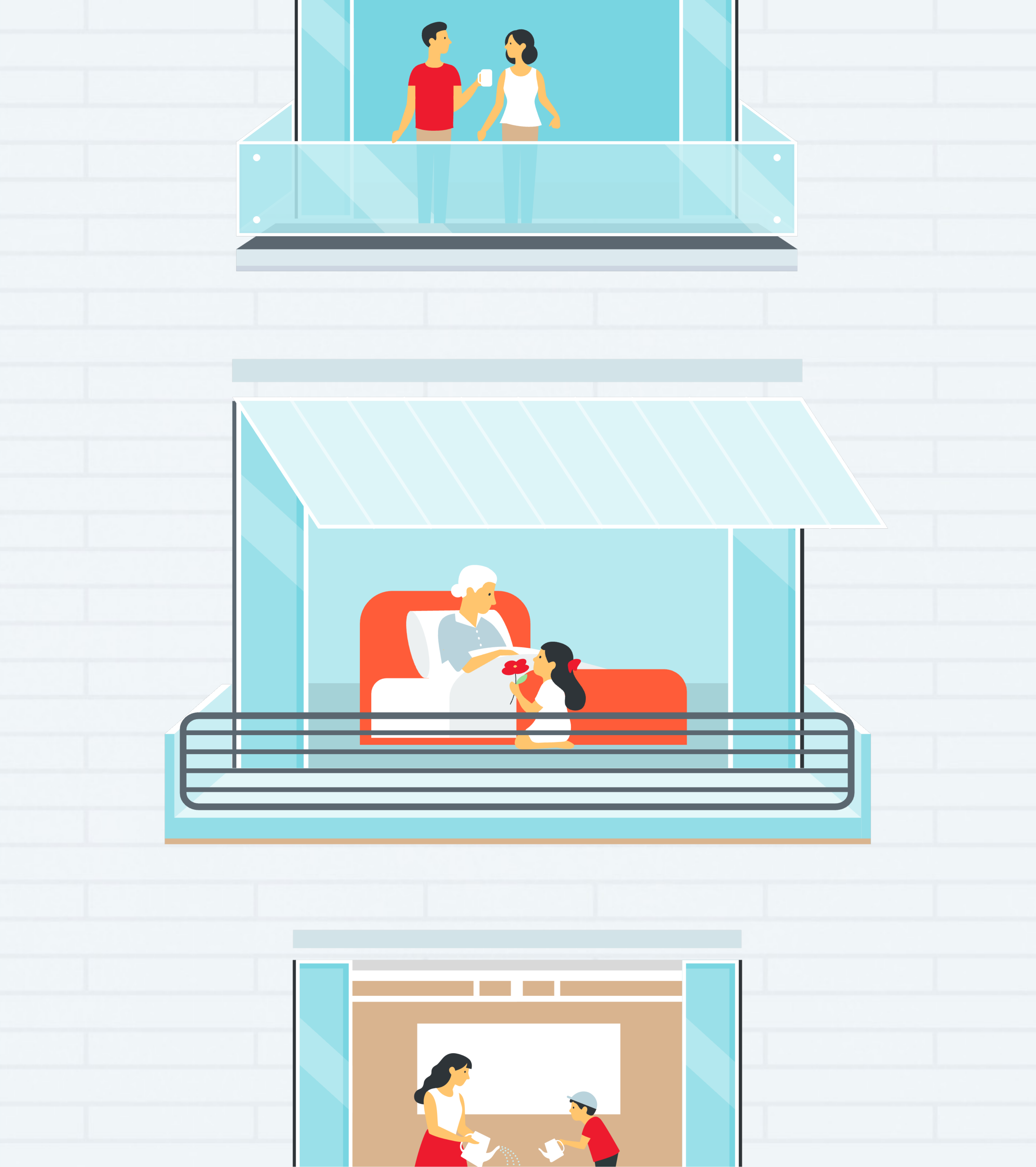
[9] Cashless benefit is not applicable to deductible (where applicable).

[10] Premium shown is with 20% **PRU**Well Reward.

[11] Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, S Pass, Student Pass, Entre Pass, Overseas Networks & Expertise Pass, Long-Term Visit Pass, Dependant's Pass, Work Permit Pass (Occupation Class 1 to 3).

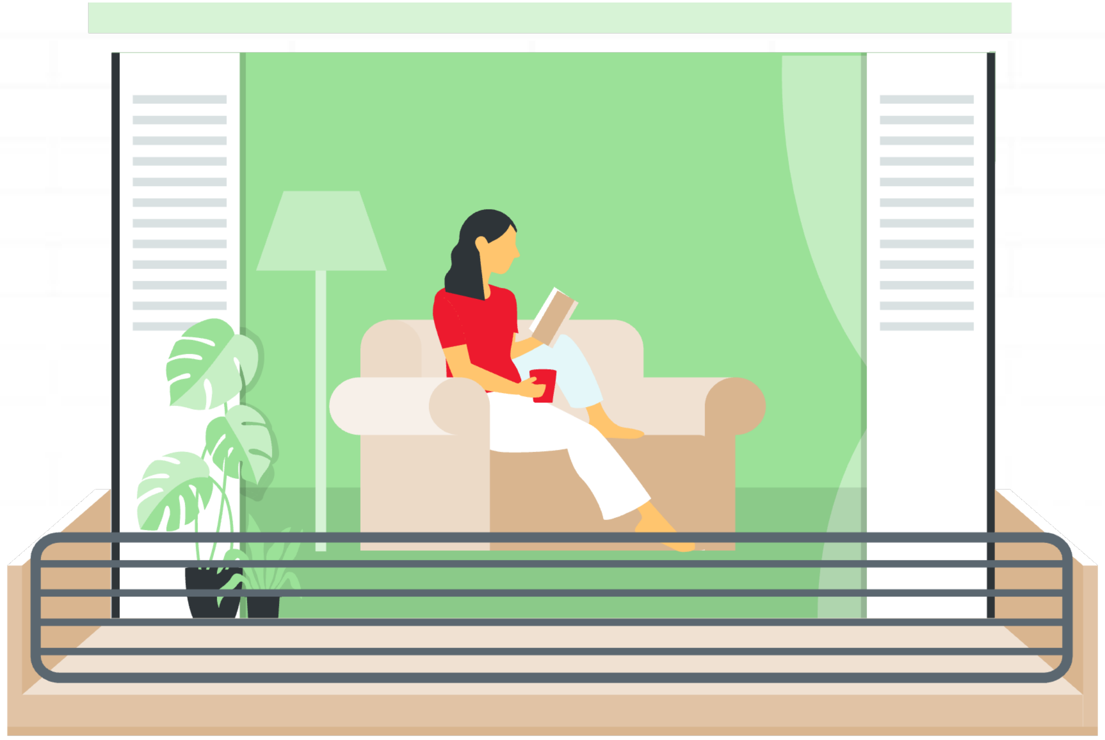
Benefits Schedule

For **PRU**Shield Premier (Private Hospitals) and **PRU**Shield Plus (Restructured Hospitals)



Daily Ward and Treatment Charges

<table>
<tr><th></th><th>PRUShield Premier</th><th>PRUShield Plus</th></tr>
<tr><td>Normal Ward (including eligible MIC@Home stays)</td><td colspan="2" rowspan="8">As charged</td></tr>
<tr><td>Intensive Care Unit Ward</td></tr>
<tr><td>Miscellaneous Hospital Services</td></tr>
<tr><td>Daily Inpatient Physician Visit</td></tr>
<tr><td>Community Hospital
• Rehabilitative
• Sub-Acute</td></tr>
<tr><td>Accidental Inpatient Dental Treatment</td></tr>
<tr><td>Inpatient Palliative Care Service (General)</td></tr>
<tr><td>Inpatient Palliative Care Service (Specialized)</td></tr>
</table>



Surgical Benefits (including Day Surgery)

<table>
<tr><th></th><th>PRUShield Premier</th><th>PRUShield Plus</th></tr>
<tr><td>Surgical Procedures (per procedure)</td><td colspan="2" rowspan="12">As charged</td></tr>
<tr><td>Table 1* (less complex procedure)</td></tr>
<tr><td>Table 2*</td></tr>
<tr><td>Table 3*</td></tr>
<tr><td>Table 4*</td></tr>
<tr><td>Table 5*</td></tr>
<tr><td>Table 6*</td></tr>
<tr><td>Table 7* (more complex procedure)</td></tr>
<tr><td>Organ Transplant</td></tr>
<tr><td>Stem Cell Transplant Treatment</td></tr>
<tr><td>Implants</td></tr>
<tr><td>Radiosurgery</td></tr>
</table>

*Under **MediShield Life**, benefits for surgical procedures are classified according to their level of complexity, which increases from Table 1A to Table 7C in the Table of Surgical Procedures by the Ministry of Health.

For more information, check with your Prudential Financial Representative.

Pre- and Post-Hospitalisation Benefits

<table>
<tr><th></th><th>PRUShield Premier</th><th>PRUShield Plus</th></tr>
<tr><td>Pre-Hospitalisation Consultations and Diagnostic Laboratory Services incurred within 180 days preceding confinement or day surgery</td><td colspan="2" rowspan="2">As charged</td></tr>
<tr><td>Post-Hospitalisation Follow-Up Treatments and Diagnostic/ Laboratory Services incurred within 365 days after confinement or day surgery</td></tr>
</table>

Outpatient and Home-Based Treatments benefit

<table>
<tr><th></th><th>PRUShield Premier</th><th>PRUShield Plus</th></tr>
<tr><td>Post-Hospitalisation Home Ventilation and Respiratory Support Service</td><td colspan="2">S$1,680 per month</td></tr>
<tr><td>Paediatric Home Care</td><td colspan="2">S$840 per month</td></tr>
<tr><td>Negative Pressure Wound Therapy</td><td colspan="2">S$240 per day</td></tr>
<tr><td>Repetitive Transcranial Magnetic Stimulation</td><td colspan="2">S$240 per treatment session</td></tr>
<tr><td>Pasteurised Donated Human Milk</td><td colspan="2">S$170 per day</td></tr>
<tr><td>Hyperbaric Oxygen Therapy</td><td colspan="2">S$1,560 per treatment session</td></tr>
<tr><td>Outpatient Parenteral Antibiotic Therapy</td><td colspan="2">S$180 per day</td></tr>
</table>

Living Organ Donor Transplant Benefits

	PRUShield Premier	PRUShield Plus
Life Assured is the organ donor Life Assured is the organ recipient	**S$60,000** per policy year	**S$40,000** per policy year

Overseas Medical Treatment

	PRUShield Premier	PRUShield Plus
Emergency Medical Treatment outside Singapore Planned Overseas Medical Treatment[1]	As Charged (**paying the lower** of the overseas charges or in accordance with Singapore **private** hospital's charges)	As Charged (**paying the lower** of the overseas charges or in accordance with Singapore **restructured** hospital's charges)

Outpatient Hospital Benefits

Outpatient Cancer Treatment

	PRUShield Premier	PRUShield Plus
Radiotherapy for Cancer • External (except Hemi-body) • Brachytherapy • Hemi-body • Stereotactic	As Charged	

Chemotherapy and Immunotherapy

Patients receiving treatment for **one primary cancer**	Cancer Drug Treatment on MOH's Cancer Drug List[2]	**5x** of the **MediShield Life** limit for **one primary cancer** per month
	Cancer Drug Services[3]	**5x** of the **MediShield Life** limit for **one primary cancer** per policy year
Patients receiving treatment for **Multiple Primary Cancers**	Cancer Drug Treatment on MOH's Cancer Drug List[2]	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month
	Cancer Drug Services[3]	**5x** of the **MediShield Life** limits for **Multiple Primary Cancers** per policy year

Outpatient Kidney Failure Treatment

Kidney Dialysis Erythropoietin for Chronic Kidney Failure	As Charged

[1] We will pay for planned hospitalisation or surgical treatment (including day surgery) incurred at an overseas hospital, subject to a referral from a Singapore-registered specialist, where the overseas hospital is either located in the Life Assured's home country (ASEAN countries excluding Singapore, Mainland China and India) or is part of Prudential's approved panel in Malaysia and Thailand, and this benefit applies to Singapore Citizens/Permanent Residents, Foreigner Type 1 and Foreigner Type 2, subject to terms and conditions.

High-Cost Drugs (non-cancer) listed on MediShield Life's benefit schedule[5]

	PRUShield Premier	PRUShield Plus
Drug Treatment and Prophylaxis for Haemophilia A	**$2,800** per month	
Drug Treatment and Prophylaxis for Haemophilia B	**$9,600** per month	
Drug Treatment for Immune Thrombocytopenia and Refractory Severe Aplastic Anaemia	**$3,600** per month	
Drug Treatment of Thalassaemia	**$1,600** per month	
Drug Treatment of Children with Short Stature due to Conditions Associated with Growth Failure	**$1,600** per month	
Drug Treatment for Spinal Muscular Atrophy	**$14,800** per month	
Drug Treatment for Fabry Disease	**$8,800** per month	
Drug Treatment for X-Linked Hypophosphataemia	**$13,600** per month	

Other Benefits

		PRUShield Premier	PRUShield Plus
Inpatient and Outpatient Proton Beam Therapy		**S$100,000** per policy year	
Final Expense Provision		**S$5,000**	**S$3,000**
Serious Pregnancy and Delivery-related Complications		As Charged	
Congenital Abnormalities of the life assured		As Charged	
Congenital Abnormalities of a female life assured's biological child First diagnosed or symptoms first appear **within 24 months** from the date of birth of the child		**S$20,000** per lifetime (limited to **S$5,000** per child)	**S$16,000** per lifetime (limited to **S$4,000** per child)
Short Stay Ward (including pre- and post-hospitalisation expenses incurred in a short stay ward in a Singapore restructured hospital)		As Charged	
Future Insurance Option at Life Events		**S$100,000** sum assured per life	
Continuation of the Autologous Bone Marrow Transplant Treatment for Multiple Myeloma		**S$25,000** per policy year	
Psychiatric (including pre- and post-hospitalisation expenses incurred)		**S$8,000** per policy year	**S$7,000** per policy year
Cell Tissue and Gene Therapy on MOH's Cell, Tissue and Gene Therapy Product (CTGTP) List[4]	Kymriah	**S$250,000** for one treatment per clinical indication per lifetime subject to the indication requirements as listed within the MOH CTGTP List	
	Yescarta	**S$250,000** for one treatment per clinical indication per lifetime subject to the indication requirements as listed within the MOH CTGTP List	

Deductible[6] per policy year

	PRUShield Premier	PRUShield Plus
Restructured Hospital **C Ward**	S$1,500	S$1,500
Restructured Hospital **B2/B2 + Ward**	S$2,000	S$2,000
Restructured Hospital **B1 Ward**	S$2,500	S$2,500
Restructured Hospital **A Ward**	S$3,500	S$3,500
Private Hospital	S$3,500	S$3,500
Day Surgery – Subsidised	S$1,500	S$1,500
Day Surgery – Non-Subsidised	S$2,000	S$2,000
Short Stay Ward – Subsidised	S$1,500	S$1,500
Short Stay Ward – Non-Subsidised	S$2,000	S$2,000

Co-Insurance[7]

	PRUShield Premier	PRUShield Plus
Co-Insurance	10%	10%

Pro-Ration

	PRUShield Premier	PRUShield Plus
Restructured/Community Hospital **B2/B2 + Ward**	N/A	N/A
Restructured/Community Hospital **B1 Ward**	N/A	N/A
Restructured/Community Hospital **A Ward**	N/A	N/A
Private Hospital/**Private Community** Hospital	N/A	65%
Day Surgery – Subsidised	N/A	N/A
Day Surgery – Non-Subsidised	N/A	N/A
Day Surgery – **Private** Hospital	N/A	65%
Short Stay Ward – Subsidised	N/A	N/A
Short Stay Ward – Non-Subsidised	N/A	N/A
Outpatient Treatment – Subsidised	N/A	N/A
Outpatient Treatment – Non-Subsidised	N/A	N/A
Outpatient Treatment – **Private**	N/A	65%

Limits of Cover

	PRUShield Premier	PRUShield Plus
Policy Year Limit	**S$1,200,000 or S$2,000,000** (if admitted to and treated by our panel providers[8])	S$1,000,000
Lifetime Limit	Unlimited	Unlimited
Refresh Benefit (resets the Policy Year Limit when it is reached)	S$1,200,000	S$1,000,000

Age Limits (for Singaporeans/PRs/Foreigners[9])

	PRUShield Premier	PRUShield Plus
Maximum Entry Age	75	75
Maximum Renewal Age	Lifetime	Lifetime

[1] We will pay for a planned hospitalisation or surgical (including day surgery) treatment incurred by the Life Assured/patient at an overseas hospital subject to the Life Assured/patient having referrals from an approved MediSave-accredited institution/referral centre in Singapore. The overseas hospital must have an approved working arrangement with the MediSave-accredited institution/referral centre in Singapore. Please note: To confirm the countries and respective hospitals where treatment would be allowed for, please contact an approved MediSave-accredited institution/referral centre in Singapore. For foreigners Type 1 (Life Assured and policyowner are foreigners with eligible valid passes), coverage is extended to any registered hospitals in Life Assured's respective home country (ASEAN countries, Mainland China and India), provided the referral is made by a Singapore-registered specialist. Terms and conditions apply. | [2] Refer to the Cancer Drug List (CDL) on MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL). | [3] Refer to the MediShield Life Benefits on MOH's website for the MediShield Life claim limits for Cancer Drug Services. | [4] The Cell Tissue and Gene Therapy Treatment must be listed on MOH's Cell, Tissue and Gene Therapy Product list which has been assessed by MOH to be clinically- and cost-effective. | [5] The High-Cost Drugs (non-cancer) must be listed on MediShield Life's benefit schedule which has been assessed by MOH to be clinically- and cost-effective. | [6] Deductible is a fixed amount to be paid by a policy owner before the MediShield Life and **PRU**Shield benefits are payable. Deductible will increase by 50% depending on ward class when the Life Assured is above age 85. | [7] Co-insurance is a percentage of the claimable amount that a policy owner needs to co-pay after deductible. | [8] For **PRU**Shield Premier plan, the Policy Year Limit is **S$2,000,000** provided all claims within the same policy year are incurred at panel providers. | [9] Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, Spass, Student Pass, EntrePass, Overseas Networks & Expertise Pass, Long-Term Visit Pass, Dependant's Pass and Work Permit Pass (Occupation Class 1-3).

PRUExtra **benefits for PRU**Shield Premier **Plan holders**

Enjoy more comprehensive coverage at private hospitals when you complement your **PRU**Shield Premier plan with **PRU**Extra Premier Care or **PRU**Extra Preferred Care.

Plan / Hospital/Ward Types	**PRU**Extra Premier Care	**PRU**Extra Preferred Care
	All Singapore Private Hospitals	**Singapore Private hospitals under our Panel or Non-panel Providers[1]**
PRUShield's deductible[2] amount for claims under panel providers[1] (Per policy year)	Covers **95%** of the deductible amount above **S$3,500**	
PRUShield's deductible[2] amount for claims not under panel providers[1] (Per policy year)	**Not covered**	
PRUShield's co-insurance[3] :10%	Covers **50%** of co-insurance, you pay the remaining **50%**	Covers **50%** of co-insurance, you pay the remaining **50%** (not applicable for non-panel providers)
Stop-Loss[4] (Per policy year)	**S$6,000** (excluding **PRU**Shield deductible) for panel providers[1], EP specialists[5] and in emergency cases	
Claims-Based Premium Pricing Approach	Applies	N/A

Outpatient Cancer Treatment[6]	Patients receiving treatment for **one primary cancer**	Patients receiving treatment for **Multiple Primary Cancers**
Cancer Drug Treatment (on the CDL)[7]	**15x** of the **MediShield Life** limit for one primary cancer per month	**Sum of the highest** cancer drug treatment limit among the claimable treatments received for **each primary cancer** per month
Cancer Drug Treatment (not on the CDL)	**S$150,000** per policy year	
Cancer Drug Services[8]	**15x** of the **MediShield Life** limit for **one primary cancer** per policy year	**10x** of the **MediShield Life** limit for **Multiple Primary Cancers** per policy year

PRUExtra benefits for PRUShield Premier Plan holders

Plan	PRUExtra Premier Care	PRUExtra Preferred Care
Hospital/Ward Types	All Singapore Private Hospitals	Singapore Private hospitals under our Panel or Non-panel Providers[1]
Outpatient Psychiatric Treatment[9] (Postpartum)	**S$800** per policy year	N/A
Autism Test[9]	**S$800** per lifetime	N/A
Recurrent Miscarriage[9] (Cost of Investigation)	**S$800** per lifetime	N/A
Immediate Family Member's Accommodation with Child[9]	**S$80** per day	N/A
Accident and Emergency Ambulance Fee[9]	**S$250** per injury or illness	**S$250** per injury or illness
Post-Hospitalisation Follow up TCM[10] incurred within 365 days after confinement or day surgery[9]	**S$6,000** per policy year	N/A
Emergency Outpatient Treatment due to an Accident[9]	**S$3,000** per policy year	N/A
Special Appliances and Prothesis[9]	**S$3,000** per policy year	N/A
Disability Waiver Benefit	Waives **36 months** of future premium[11] if the Life Assured is diagnosed to be totally and permanently disabled **before age 70**	Waives **36 months** of future premium[11] if the Life Assured is diagnosed to be totally and permanently disabled **before age 70**
Retrenchment Waiver Benefit	Waives **12 months** of future premium[12] upon retrenchment	Waives **12 months** of future premium[12] upon retrenchment
Extra Cover for Early to Late Critical Illness Benefit	**S$100,000** additional limit per policy year	**S$100,000** additional limit per policy year
Non-Listed Cell Tissue and Gene Therapy Treatment (Non-Listed CTGTP) Benefit[13]	**S$150,000** for one treatment per clinical indication per lifetime with 10% co-insurance	**S$150,000** for one treatment per clinical indication per lifetime with 10% co-insurance

[1] Our panel providers consist of participating specialists on the PRUPanel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to all restructured hospitals and treatment centres; and participating private hospitals and treatment centres that appear on our PRUPanel Connect website. Non-panel providers refer to specialists in non-panel Healthcare Institutions (Non-panel HI), which are private hospitals and private treatment centres listed under non-panel on our website; and non-participating private specialists who provide inpatient or day surgery treatment in private hospitals and private treatment centres listed under Panel HI on our website. We may change this panel or non-panel list from time to time. | [2] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable and it will increase by 50% depending on ward class when the Life Assured is above age 85. | [3] Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible. | [4] Stop-loss is applicable for co-insurance only, which will not exceed the sum of S$6,000 per policy year if your hospital confinement is with one of the panel providers[2] or EP specialists[5]. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount. | [5] An Extended Panel (EP) specialist is a registered medical practitioner who meets all of the following conditions: is on another Integrated Shield Plan insurer's approved panel list, has obtained Pre-Authorisation approval from us, follows our fees schedule, and meets Pre-Authorisation terms and conditions. Learn more about the Extended Panel. | [6] PRUExtra supplementary plans will cover non-CDL treatments under drug classes A, B, C, D and E based on LIA's Non-CDL Classification Framework, up to the annual policy claim limit for cancer drug treatments not listed on the CDL. This may be updated from time to time so please refer to the FAQ at https://www.prudential.com.sg/prushield-changes for more information. The stop loss feature of S$6,000 will not apply to non-CDL treatments. | [7] Refer to the Cancer Drug List (CDL) on MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL). | [8] Refer to the MediShield Life Benefits on MOH's website for the MediShield Life claim limits for Cancer Drug Services. | [9] You need to co-pay 5% of the expenses incurred before we make any payment to you, subject to the benefit limit as listed in the Benefits Schedule. Any expenses above the benefit limit as listed in the Benefits Schedule should also be borne by you. | [10] Traditional Chinese Medicine (TCM) treatment by a registered TCM practitioner in a Singapore hospital, community hospital or approved TCM medical institutions. The list of approved TCM medical institutions can be found on our website. We can change the approved TCM medical institutions from time to time. | [11] Only waives the premiums for PRUExtra Premier Care or PRUExtra Preferred Care supplementary plan. The premiums for PRUShield Premier continue to be payable. | [12] Waives 12 months of future premiums upon 6 months of retrenchment (once per policy) with waiting period 90 days. | [13] We cover eligible expenses for Cell, Tissue and Gene Therapy treatment that are not listed in the MOH Cell, Tissue and Gene Therapy Product List (non-listed CTGTP). The Cell, Tissue and Gene Therapy Product list can be found on the MOH website (https://go.gov.sg/ctgtp-list) and may be updated from time to time.

PRUExtra benefits for PRUShield Plus Plan holders

Enjoy more comprehensive coverage at restructured hospitals when you complement your **PRU**Shield Plus plan with **PRU**Extra Plus Care.

Plan	**PRU**Extra Plus Care
Hospital/Ward Types	**Singapore Restructured Hospital (Class A Ward)**
PRUShield's deductible[2] amount for claims under panel providers[1] (Per policy year)	Covers **95%** of the deductible amount above **S$3,500**
PRUShield's deductible[2] amount for claims not under panel providers[1] (Per policy year)	**Not covered**
PRUShield's co-insurance[3]: 10%	Covers **50%** of co-insurance, you **pay the remaining 50%**
Stop-Loss[4] (Per policy year)	**S$6,000** (excluding **PRU**Shield's deductible) for panel providers[1], EP specialists[5] and in emergency cases

Outpatient Cancer Treatment[6]	Patients receiving treatment for **one primary cancer**	Patients receiving treatment for **Multiple Primary Cancers**
Cancer Drug Treatment (on the CDL)[7]	**15x** of the **MediShield Life** limit for one primary cancer per month	**Sum of the highest** cancer drug treatment limit among the claimable treatments received for **each primary cancer** per month
Cancer Drug Treatment (not on the CDL)	**S$150,000** per policy year	
Cancer Drug Services[8]	**15x** of the **MediShield Life** limit for **one primary cancer** per policy year	**10x** of the **MediShield Life** limit for **Multiple Primary Cancers** per policy year

PRUExtra **benefits for PRU**Shield Plus **Plan holders**

Plan	**PRU**Extra Plus Care
Hospital/Ward Types	**Singapore Restructured Hospital (Class A Ward)**
Outpatient Psychiatric Treatment[9] (Postpartum)	**S$600** per policy year
Autism Test[9]	**S$600** per lifetime
Recurrent Miscarriage[9] (Cost of Investigation)	**S$600** per lifetime
Accident and Emergency Ambulance Fee[9]	**S$150** per injury or illness
Immediate Family Member's Accommodation with Child[9]	**S$60** per day
Post-Hospitalisation Follow up TCM[10] incurred within 365 days after confinement or day surgery[9]	**S$3,000** per policy year
Emergency Outpatient Treatment due to an Accident[9]	**S$2,000** per policy year
Special Appliances and Prothesis[9]	**S$2,000** per policy year
Extra Cover for Early to Late Critical Illness Benefit	**S$50,000** additional limit per policy year
Non-Listed Cell Tissue and Gene Therapy Treatment (Non-Listed CTGTP) Benefit[11]	**S$150,000** for one treatment per clinical indication per lifetime with 10% co-insurance

[1] Our panel providers consist of participating specialists on the **PRU**Panel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to all restructured hospitals and treatment centres; and participating private hospitals and treatment centres that appear on our **PRU**Panel Connect website. Non-panel providers refer to specialists in non-panel Healthcare Institutions (Non-panel HI), which are private hospitals and private treatment centres listed under non-panel on our website; and non-participating private specialists who provide inpatient or day surgery treatment in private hospitals and private treatment centres listed under Panel HI on our website. We may change this panel or non-panel list from time to time. | [2] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and **PRU**Shield benefits are payable and it will increase by 50% depending on ward class when the Life Assured is above age 85. | [3] Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible. | [4] Stop-loss is applicable for co-insurance only, which will not exceed the sum of S$6,000 per policy year if your hospital confinement is with one of the panel providers[2] or EP specialists[5]. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount. If your **PRU**Shield Plus plan and/or **PRU**Extra Plus Care is subject to pro-ration then the out-of-pocket expenses paid due to the pro-ration will not add towards the annual stop-loss amount. | [5] An Extended Panel (EP) specialist is a registered medical practitioner who meets all of the following conditions: is on another Integrated Shield Plan insurer's approved panel list, has obtained Pre-Authorisation approval from us, follows our fees schedule, and meets Pre-Authorisation terms and conditions. Learn more about the Extended Panel. | [6] **PRU**Extra supplementary plans will cover non-CDL treatments under drug classes A, B, C, D and E based on LIA's Non-CDL Classification Framework, up to the annual policy claim limit for cancer drug treatments not listed on the CDL. This may be updated from time to time so please refer to the FAQ at https://www.prudential.com.sg/prushield-changes for more information. The stop loss feature of S$6,000 will not apply to non-CDL treatments. | [7] Refer to the Cancer Drug List (CDL) on MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL). | [8] Refer to the MediShield Life Benefits on MOH's website for the MediShield Life claim limits for Cancer Drug Services. | [9] You need to co-pay 5% of the expenses incurred before we make any payment to you, subject to the benefit limit as listed in the Benefits Schedule. Any expenses above the benefit limit as listed in the Benefits Schedule should also be borne by you. | [10] Traditional Chinese Medicine (TCM) treatment by a registered TCM practitioner in a Singapore hospital, community hospital or approved TCM medical institutions. The list of approved TCM medical institutions can be found on our website. We can change the approved TCM medical institutions from time to time. | [11] We cover eligible expenses for Cell, Tissue and Gene Therapy treatment that are not listed in the MOH Cell, Tissue and Gene Therapy Product List (non-listed CTGTP). The Cell, Tissue and Gene Therapy Product list can be found on the MOH website (https://go.gov.sg/ctgtp-list) and may be updated from time to time.

Benefits Schedule

For **PRU**Shield Standard
(Restructured Hospitals)

Inpatient and Day Surgery Benefits

Plan	**PRU**Shield Standard
Daily Ward and Treatment Charges	
Normal Ward (including eligible MIC@Home stays)	**S$2,250** per day[1]
Intensive Care Unit Ward	**S$6,850** per day[1]
Psychiatric	**S$680** per day (up to 60 days per policy year)
Community Hospital (Rehabilitative)	**S$760** per day
Community Hospital (Sub-acute)	**S$960** per day
Inpatient Palliative Care Service (General)	**S$560** per day
Inpatient Palliative Care Service (Specialised)	**S$760** per day

Outpatient Treatment Benefits

	PRUShield Standard
Kidney Dialysis	**S$3,740** per calendar month

Surgical Benefits
(including Day Surgery)

Plan	**PRU**Shield Standard
Surgical Procedure (Per procedure)	
Table 1A	**S$590**
Table 1B	**S$1,050**
Table 1C	**S$1,050**
Table 2A	**S$1,800**
Table 2B	**S$2,300**
Table 2C	**S$2,370**
Table 3A	**S$3,290**
Table 3B	**S$4,240**
Table 3C	**S$4,760**
Table 4A	**S$5,970**
Table 4B	**S$8,220**
Table 4C	**S$8,220**
Table 5A	**S$8,920**
Table 5B	**S$9,750**
Table 5C	**S$11,030**
Table 6A	**S$15,910**
Table 6B	**S$15,910**
Table 6C	**S$17,300**
Table 7A	**S$21,840**
Table 7B	**S$21,840**
Table 7C	**S$21,840**
Implants	**S$9,800 per treatment**
Radiosurgery including Proton Beam Therapy – Category 4	**S$31,300** per treatment course

Outpatient Cancer Treatment

	Patients receiving treatment for **one primary cancer**	Patients receiving treatment for **Multiple Primary Cancers**
Cancer Drug Treatment on MOH's Cancer Drug List[2]	**3x** of the **MediShield Life** limit for **one primary cancer** per month	**Sum of the highest** cancer drug treatment limit among the claimable treatments received for **each primary cancer** per month
Cancer Drug Services[3]	**2x** of the **MediShield Life** limit for **one primary cancer** per policy year	**2x** of the **MediShield Life** limit for **Multiple Primary Cancers** per policy year

Radiotherapy for Cancer	**PRU**Shield Standard
External (except Hemi-body)	**S$880** per treatment session
Brachytherapy	**S$1,100** per treatment session
Hemi-body	**S$2,510** per treatment session
Stereotactic	**S$6,210** per treatment session
Proton Beam Therapy • Category 1 • Category 2 • Category 3	 **S$880** per treatment session **S$1,100** per treatment session **S$6,210** per treatment session
Immunosuppressants for Organ Transplant	**S$1,480** per calendar month
Erythropoietin for Chronic Kidney Failure	**S$450** per calendar month
Long-term Parenteral Nutrition	**S$3,980** per calendar month

Other Benefits

	PRUShield Standard
Continuation of the Autologous Bone Marrow Transplant Treatment for Multiple Myeloma	**S$14,040** per treatment session
Serious Pregnancy and Delivery-related Complications	As covered under the Inpatient and Day Surgery benefits
High-Cost Drugs (non-cancer) listed on MediShield Life's benefit schedule[4]	As covered under the Inpatient and Day Surgery benefits

Deductible per policy year[5]

	PRUShield Standard	
	80 years old and below (age next birthday)	81 years old and above (age next birthday)
Restructured Hospital **C Ward**	**S$1,500**	**S$2,000**
Restructured Hospital **B2/B2+ Ward**	**S$2,000**	**S$3,000**
Restructured Hospital **B1 Ward**	**S$2,500**	**S$3,000**
Restructured Hospital **A Ward**		
Private Hospital		
Day Surgery – Subsidized	**S$1,500**	**S$2,000**
Day Surgery – Non-Subsidized	**S$2,000**	**S$3,000**
Short Stay Ward – Subsidised	**S$1,500**	**S$2,000**
Day Surgery – Non-Subsidised	**S$2,000**	**S$3,000**

[1] Limits are higher by S$300 for the first two days of inpatient stay. I [2] Refer to the Cancer Drug List (CDL) on MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL). I [3] Refer to the MediShield Life Benefits on MOH's website for the MediShield Life claim limits for Cancer Drug Services. I [4] The High-Cost Drugs (non-cancer) must be listed on MediShield Life's benefit schedule which has been assessed by MOH to be clinically- and cost-effective. I [5] Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield Standard Plan benefits are payable. [6] Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible. I [7] Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, S Pass, Student Pass, Entre Pass, Overseas Networks & Expertise Pass, Long-Term Visit Pass, Dependant's Pass and Work Permit Pass (Occupation Class 1 to 3).

Co-insurance[6]	**10%**		
Pro-Ration	**Singapore Citizens**	**Singapore Permanent Residents**	**Foreigners[7]**
Private Hospital / Private Community Hospital / Private Inpatient Palliative Care Service		**50%**	
Restructured Hospital / Community Hospital / Inpatient Palliative Care Service A Ward		**80%**	
Restructured Hospital / Community Hospital / Inpatient Palliative Care Service B1 Ward	N/A	**90%**	**80%**
Restructured Hospital / Community Hospital / Inpatient Palliative Care Service B2 / C Ward		N/A	
Short Stay Ward (Subsidised / Non-subsidised)			
Day Surgery (Subsidised / Non-subsidised)			
Day Surgery (Private)		**65%**	
Outpatient Treatment (Subsidised / Non-subsidised)		N/A	
Outpatient Treatment (Private)		**65%**	
Limits of Cover			
Policy Year Limit		**S$200,000**	
Lifetime Limit		Unlimited	
Age Limits		**Singaporeans / PR / Foreigners[7]**	
Maximum Entry Age		N/A	
Maximum Renewal Age		Lifetime	

Disclaimers

For information on PRUShield and PRUExtra premiums for Singaporeans, Permanent Residents of Singapore and Foreigners, please visit www.prudential.com.sg/PRUShield
For more information, speak to your Prudential Financial Representative. Call us at 1800 333 0333 today.

Important Notes:

PRUShield is a yearly renewable plan. Prudential guarantees lifetime coverage for **PRU**Shield and **PRU**Extra.

PRUExtra premiums cannot be paid by MediSave.

We reserve the right to vary the policy benefits, features, conditions, and/or name at any time by giving 30 days' written notice to the policyowner before doing so.

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. Premium rates will be based on age next birthday (for first premium) on cover start date and each policy anniversary date (for renewable premium).

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Representative 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.

In the event that the policy is not suitable, the client may cancel the policy by making a written request to Prudential within the 21-day free look period. Prudential will refund any premiums paid, less medical fees, other expenses incurred and any outstanding amounts owed in connection with the policy.

This brochure 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 this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

This brochure 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 this brochure, the English version shall prevail.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 1 April 2026.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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