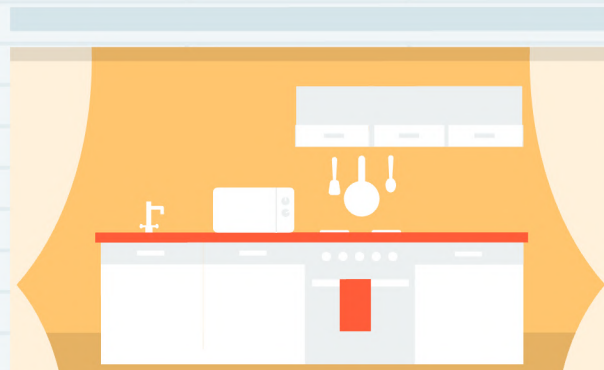
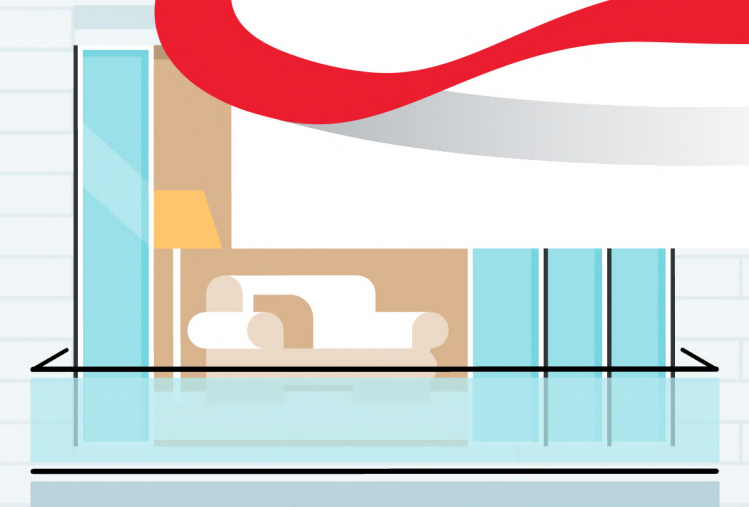
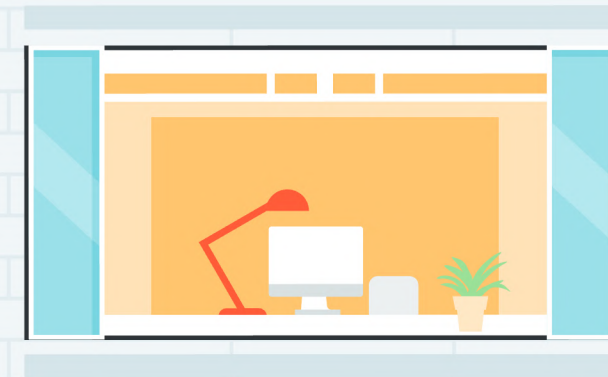
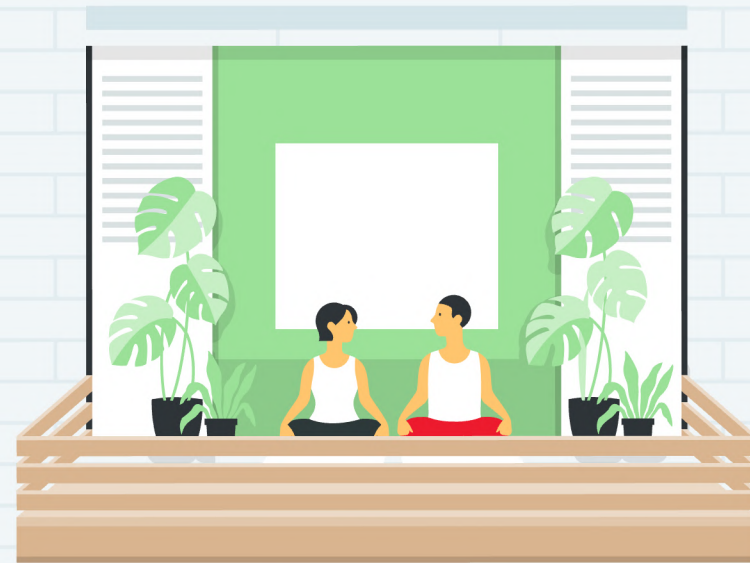
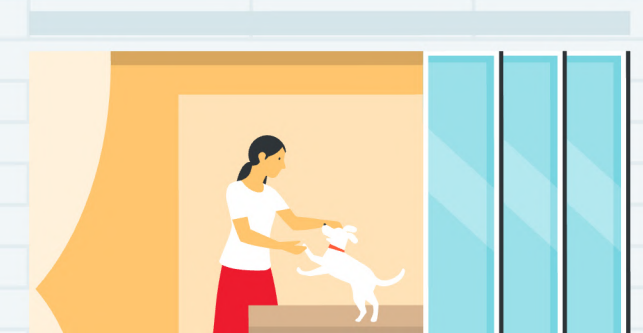
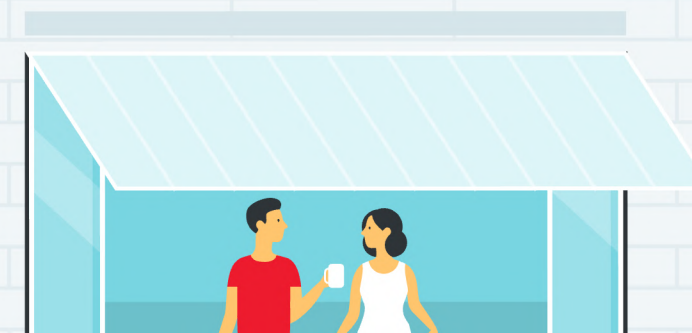




PRUShield

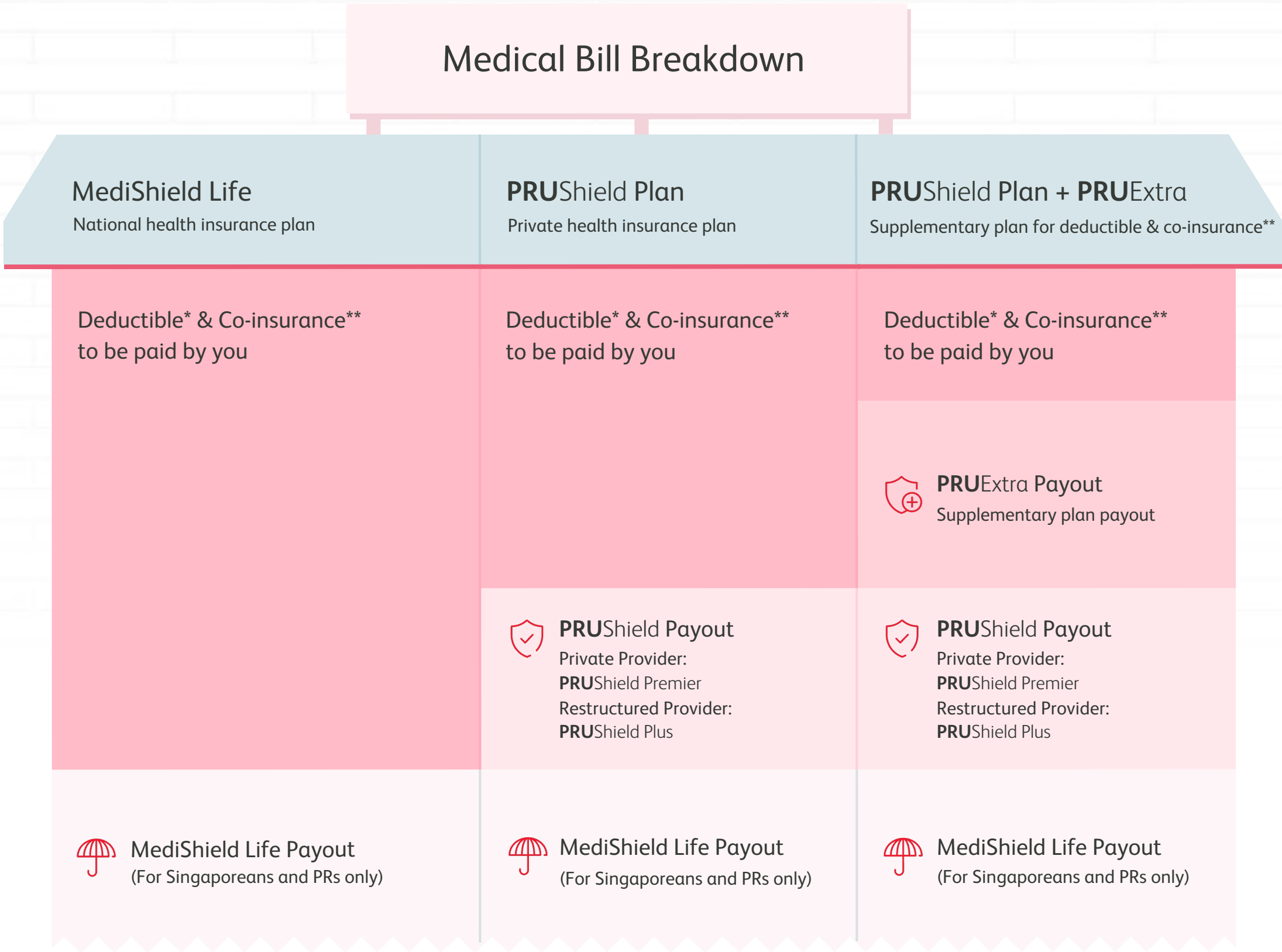
An Integrated Shield plan that shelters you,
just like home.

Product Brochure



Improving care beyond the basics:

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



* Deductible: The amount you need to pay before any PRUShield 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 specialists¹
- 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 PRUShield plan, with coverage of up to 50% of PRUShield’s co-insurance², stop-loss feature³, and an extended coverage for cancer treatment.

¹ Only applicable to PRUShield Premier. | ² For PRUExtra 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.

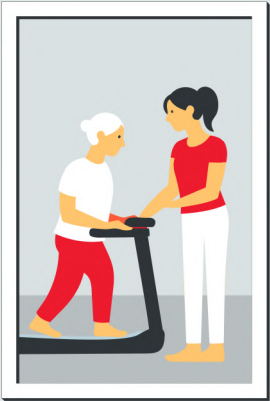
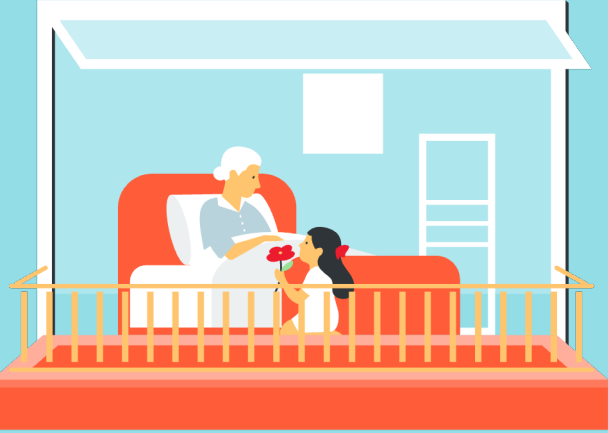
Combining **PRUShield** with **PRUExtra** supplementary plans to enjoy additional protection that comes with lower out-of-pocket costs¹, plus access to Value-Added Services that enhance your existing coverage with MediShield Life.

Sign up for **PRUShield** 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

¹ Only applicable to **PRUExtra** Premier Care, **PRUExtra** Preferred Care, and **PRUExtra** 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 **PRUExtra** Preferred Care.

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

Tiers	PRUShield Standard	PRUShield Plus	PRUShield 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		PRUExtra Plus Care	PRUExtra Premier Care PRUExtra Preferred Care ²

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



How we keep you covered

High annual coverage of up to S\$2 million¹
that can be reset if the limit has been reached²

Comprehensive outpatient cancer treatment coverage of up to 20x MediShield Life Limits for one primary cancer³

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 PRUShield 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 PRUShield and PRUExtra 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 MediSave⁴
(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 PRUShield 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 PRUShield Premier and PRUShield 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 **PRUShield Premier** to cover his medical costs in the event of any unexpected illness.

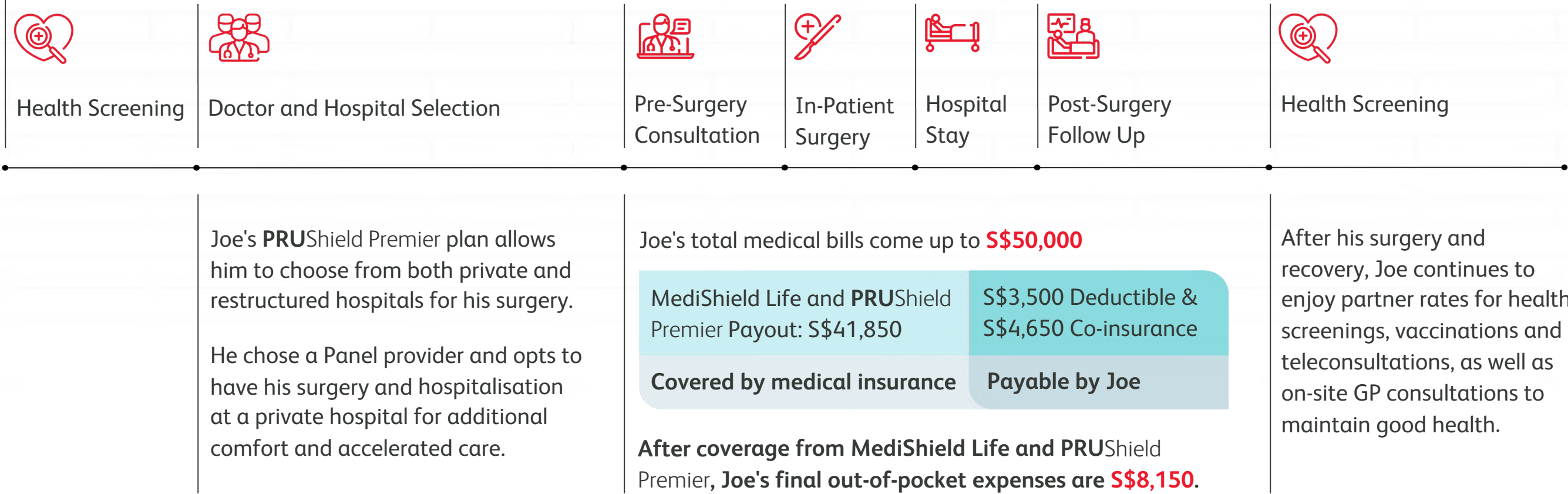
As a **PRUShield** customer, he books his health screenings and vaccination appointment through Prudential's customer portal and enjoys partner rates from Prudential's partner providers.

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 **PRUShield** 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.



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 PRUExtra?



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

PRUExtra supplements your main **PRUShield** plan with coverage of up to 50% of **PRUShield**'s co-insurance¹, stop-loss feature², and an extended coverage for cancer treatment. You'll reduce your out-of-pocket expenses by choosing our panel providers or specialists from **PRUPanel Connect**³.

Tier		PRUShield Premier		PRUShield 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		PRUExtra Premier Care Most comprehensive	PRUExtra Preferred Care ⁴ Value for money	PRUExtra 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 PRUPanel 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 **PRUExtra 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 **PRUPanel 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 **PRUShield** benefits are payable. Deductible of S\$3,500 and below are not covered. Where **PRUShield**'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% **PRUWell Reward**.

What is PRUPanel Connect?

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

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

PRUPanel Connect services are exclusively available for:

- **PRUExtra Premier Care**
- **PRUExtra 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\$6,000¹ 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 **PRUShield**-related enquiries².



Cashless³ Hospital Experience

Eligible policyholders enjoy higher electronic Letter of Guarantee (eLOG)⁴ amount, allowing cashless service at select medical institutions⁵. 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

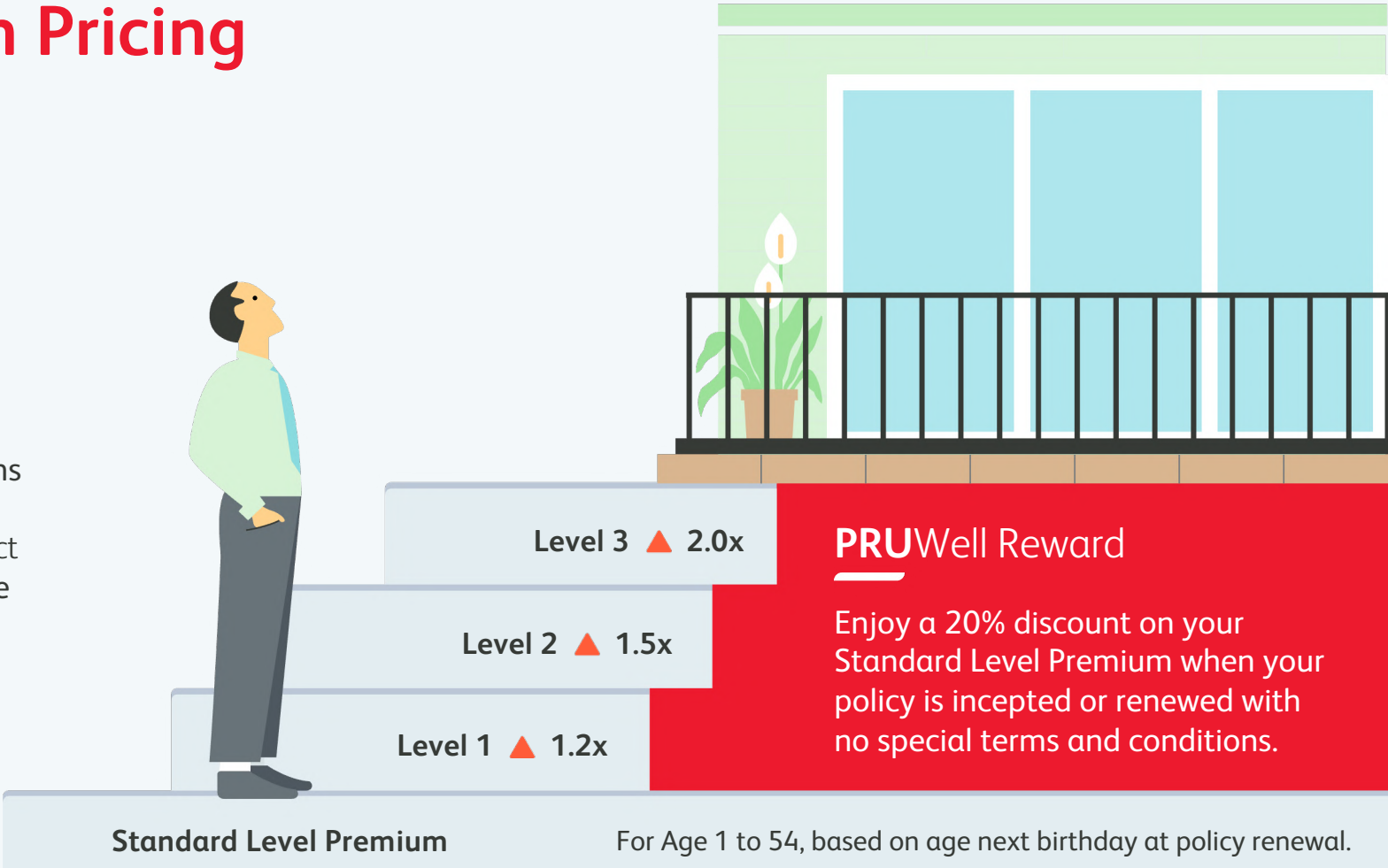
¹ Stop-loss refers to the total out-of-pocket expenses you need to make under the co-insurance and co-payment features, which will not exceed the sum of S\$6,000 per policy year if your hospital confinement is with one of the panel providers, EP specialists, and for emergency cases. However, any amount 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 **PRUWell Reward** when your policy is incepted or renewed with no special terms and conditions.

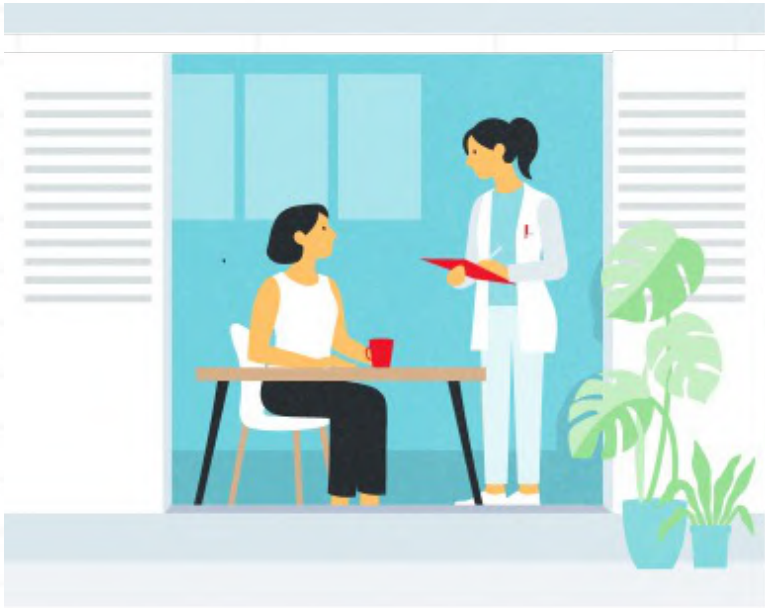
Premium level rises when you seek treatment at Extended Panel specialists (not under our Panel Healthcare Institution) and Non-Panel providers for claims above S\$500. **PRUWell Reward** will not be applicable when a claim is made.

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 **PRUPanel 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 **PRUPanel** Connect providers let you enjoy exclusive services and no Claims-Based Premium Pricing impact with **PRUPanel** Connect providers.

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

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

For more details, please refer to the Benefits table under Extended Panel on [this page](#).

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. I * Failure to adhere to the pre-authorized amount will result in a Non-Panel claim.

	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 PRUPanel Connect website here .	Specialists who are panel providers of at least one (1) IP insurer.	Private registered medical practitioners/specialists who are not on PRUPanel Connect.	All specialists, including PRUPanel 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 PRUPanel 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-authorized amount*.	• Non-participating specialists under Mount Alvernia Hospital • Non-participating specialists under Thomson Medical Centre • Non-participating specialists under Private Treatment Centres listed on PRUPanel 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 CPF B Website here	Medical institutions which are NOT listed on both the Panel and Non-Panel lists for PRUShield, including but not limited to: • Mount Elizabeth Hospital and Mount Elizabeth Novena Hospital • Farrer Park Hospital • Gleneagles Hospital • Crawford 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 PRUExtra plans: • Covers 95% of the deductible amount above S\$3,500 • Stop-loss is applicable • Co-insurance is covered		All PRUExtra plans, with exceptions: • Deductible not covered • Stop-loss is not applicable • Co-insurance is not covered for PRUExtra Preferred Care	• PRUExtra Premier Care • PRUExtra Plus Care

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

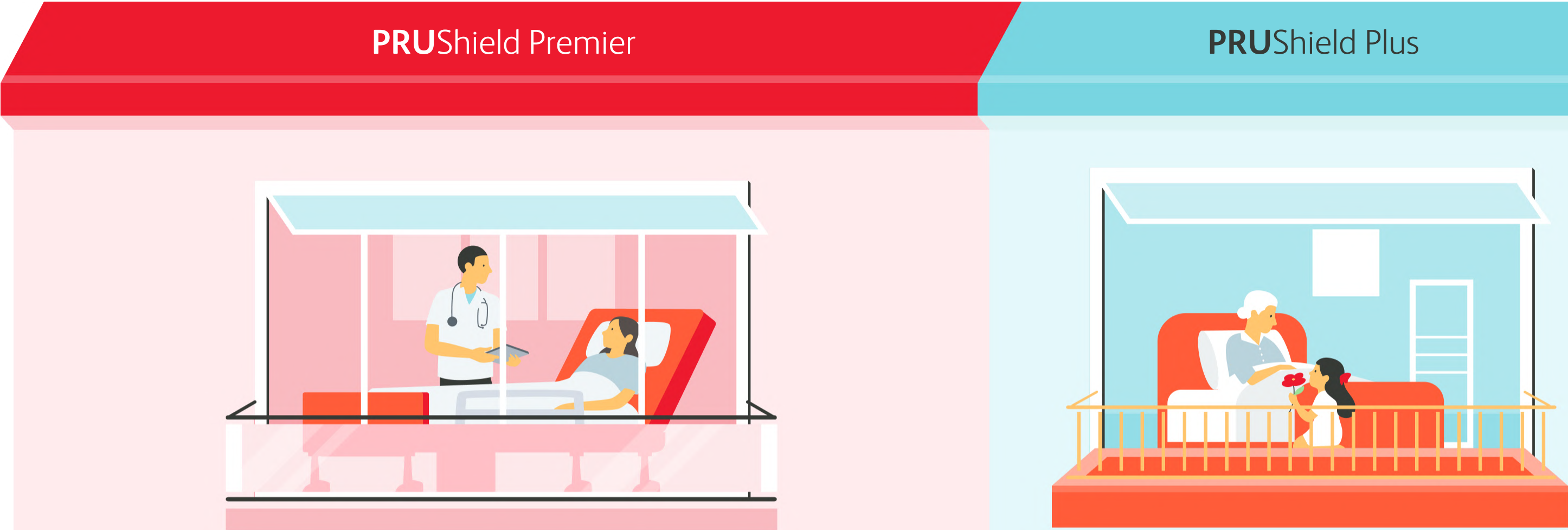
Adding a PRUExtra supplementary plan to your existing PRUShield base plan provides additional coverage to reduce out-of-pocket medical expenses and unlock access to exclusive PRUPanel Connect privileges*.

*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		All Singapore Restructured Hospitals (up to Class A Ward)	All Singapore Restructured Hospitals (up to Class B1 Ward)
	PRUShield Premier		PRUShield Plus	PRUShield Standard
How would you like to enhance your healthcare experience?	 Coverage on co-insurance  Access to PRUPanel Connect benefits		 Coverage on co-insurance	
	 Claims-Based Premium Pricing			
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	PRUShield Premier + PRUExtra Premier Care	PRUShield Premier + PRUExtra Preferred Care	PRUShield Plus + PRUExtra Plus Care	PRUShield Standard

Summary of PRUShield and PRUExtra



Supplementary Plan		PRUExtra Premier Care	PRUExtra Preferred Care	PRUExtra 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 PRUShield and PRUExtra)		
	Cancer Drug Treatment not listed on CDL	S\$150,000 per policy year with PRUExtra		
	Cancer Drug Services ⁴	Up to 20 times of MediShield Life limit for one primary cancer per policy year (with PRUShield and PRUExtra)		

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;
- participating private hospitals; and private 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 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	PRUExtra Premier Care	PRUExtra Preferred Care	PRUExtra 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](#).

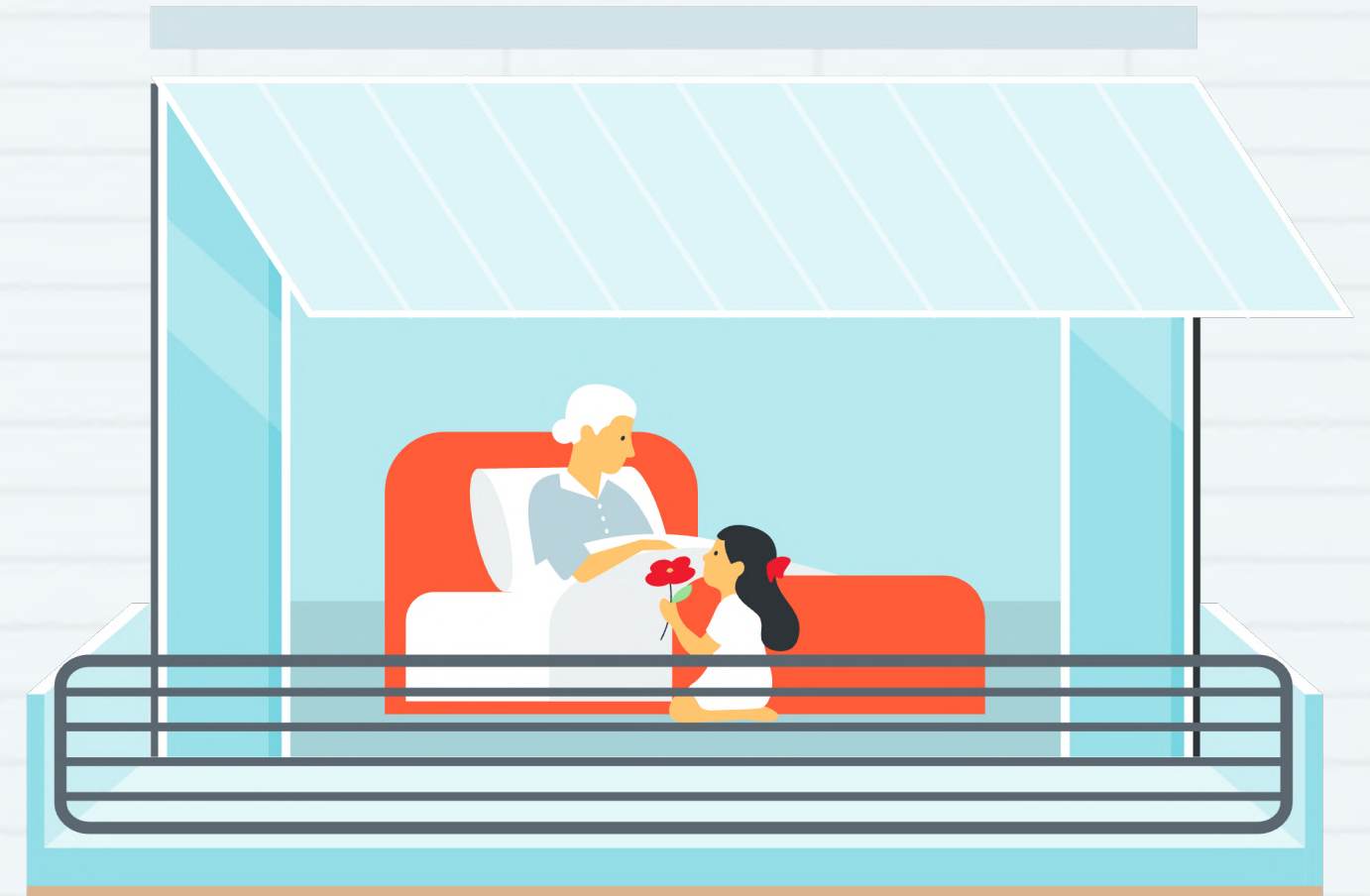
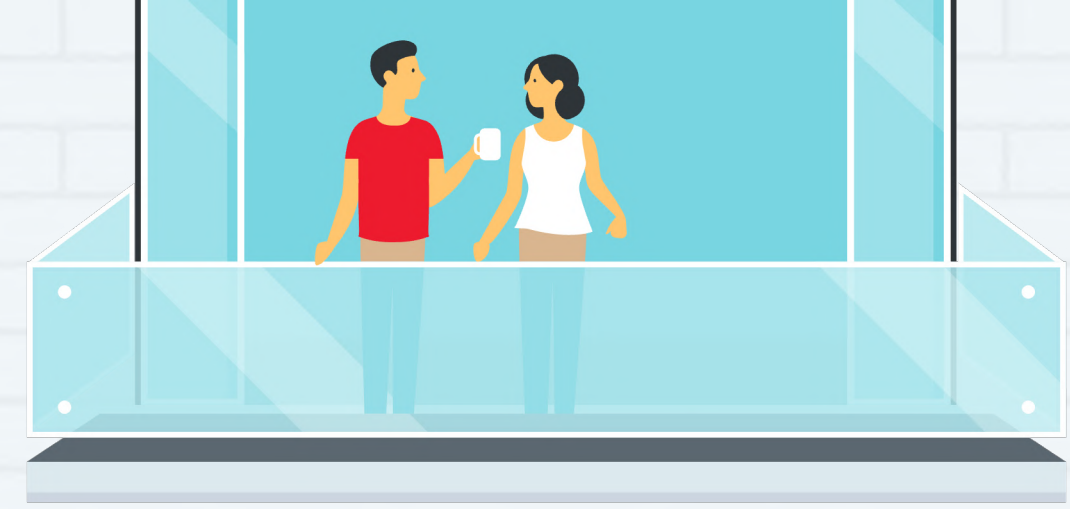
⁹ Cashless benefit is not applicable to deductible (where applicable).

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).

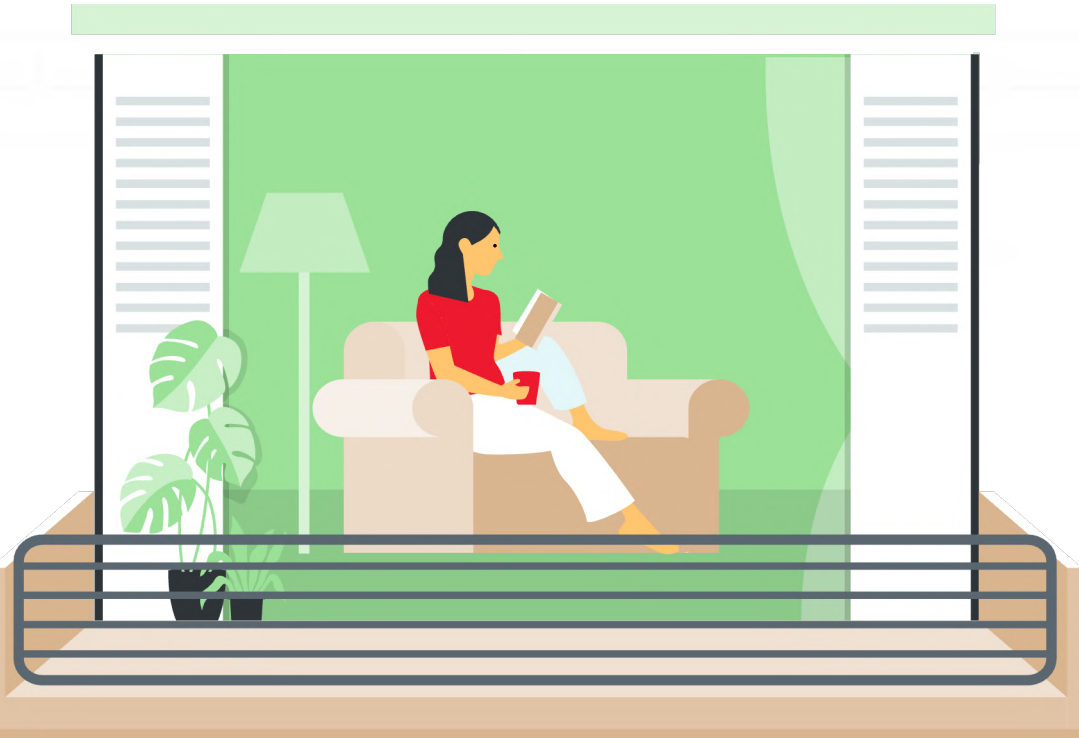
Benefits Schedule

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



Daily Ward and Treatment Charges

	PRUShield Premier	PRUShield Plus
Normal Ward (including eligible MIC@Home stays)	As charged	
Intensive Care Unit Ward		
Miscellaneous Hospital Services		
Daily Inpatient Physician Visit		
Community Hospital - Rehabilitative - Sub-Acute		
Accidental Inpatient Dental Treatment		
Inpatient Palliative Care Service (General)		
Inpatient Palliative Care Service (Specialized)		



Surgical Benefits

	(including Day Surgery)	PRUShield Premier	PRUShield Plus
Surgical Procedures (per procedure)	As charged		
Table 1* (less complex procedure)			
Table 2*			
Table 3*			
Table 4*			
Table 5*			
Table 6*			
Table 7* (more complex procedure)			
Organ Transplant			
Stem Cell Transplant Treatment			
Implants			
radiosurgery			

* 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

	PRUShield Premier	PRUShield Plus
Pre-Hospitalisation Consultations and Diagnostic Laboratory Services incurred within 180 days preceding confinement or day surgery	As charged	
Post-Hospitalisation Follow-Up Treatments and Diagnostic/ Laboratory Services incurred within 365 days after confinement or day surgery		

Outpatient and Home-Based Treatments benefit

	PRUShield Premier	PRUShield Plus
Post-Hospitalisation Home Ventilation and Respiratory Support Service	S\$1,680 per month	
Paediatric Home Care	S\$840 per month	
Negative Pressure Wound Therapy	S\$240 per day	
Repetitive Transcranial Magnetic Stimulation	S\$240 per treatment session	
Pasteurised Donated Human Milk	S\$170 per day	
Hyperbaric Oxygen Therapy	S\$1,560 per treatment session	
Outpatient Parenteral Antibiotic Therapy	S\$180 per day	

Living Organ Donor Transplant Benefits

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

Overseas Medical Treatment

	PRUShield Premier	PRUShield Plus
Emergency Medical Treatment outside Singapore	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)
Planned Overseas Medical Treatment*		

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 ¹	5x of the MediShield Life limit for one primary cancer per month
	Cancer Drug Services ²	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 ¹	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month
	Cancer Drug Services ²	5x of the MediShield Life limits for Multiple Primary Cancers per policy year

Outpatient Kidney Failure Treatment

Kidney Dialysis	As Charged
Erythropoietin for Chronic Kidney Failure	



* 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.

High-Cost Drugs (non-cancer) listed on MediShield Life’s benefit schedule³

	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		\$100,000 per policy year	
Final Expense Provision		\$5,000	\$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		\$20,000 per lifetime (limited to \$5,000 per child)	\$16,000 per lifetime (limited to \$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		\$100,000 sum assured per life	
Continuation of the Autologous Bone Marrow Transplant Treatment for Multiple Myeloma		\$25,000 per policy year	
Psychiatric (including pre- and post-hospitalisation expenses incurred)		\$8,000 per policy year	\$7,000 per policy year
Cell Tissue and Gene Therapy Treatment on MOH’s Cell, Tissue and Gene Therapy Product (CTGTP) List ⁴	Kymriah	\$250,000 for one treatment per clinical indication per lifetime subject to the indication requirements as listed within the MOH CTGTP List	
	Yescarta	\$250,000 for one treatment per clinical indication per lifetime subject to the indication requirements as listed within the MOH CTGTP List	

Deductible⁵
per policy year

Co-Insurance⁶
Pro-Ration

Limits of Cover

	PRUShield Premier	PRUShield Plus
Restructured Hospital C Ward	S\$1,500	
Restructured Hospital B2/B2 + Ward	S\$2,000	
Restructured Hospital B1 Ward	S\$2,500	
Restructured Hospital A Ward	S\$3,500	
Private Hospital	S\$3,500	
Day Surgery – Subsidised	S\$1,500	
Day Surgery – Non-Subsidised	S\$2,000	
Short Stay Ward – Subsidised	S\$1,500	
Short Stay Ward – Non-Subsidised	S\$2,000	
	10%	
Restructured/Community Hospital B2/B2 + Ward	N/A	
Restructured/Community Hospital B1 Ward		
Restructured/Community Hospital A Ward		
Private Hospital/ Private Community Hospital	N/A	65%
Day Surgery – Subsidised	N/A	
Day Surgery – Non-Subsidised		
Day Surgery – Private Hospital		
Short Stay Ward – Subsidised	N/A	
Short Stay Ward – Non-Subsidised		
Outpatient Treatment – Subsidised		
Outpatient Treatment – Non-Subsidised		
Outpatient Treatment – Private		
	N/A	65%
Policy Year Limit	S\$1,200,000 or S\$2,000,000 (if admitted to and treated by our panel providers ⁷)	S\$1,000,000
Lifetime Limit	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/Foreigners⁸)

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

¹ Refer to the Cancer Drug List (CDL) on [MOH’s website](#) for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL). | ² Refer to the MediShield Life Benefits on [MOH’s website](#) for the MediShield Life claim limits for Cancer Drug Services. | ³ 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. | 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 Deductible is a fixed amount to be paid by a policy owner before the MediShield Life and **PRUShield** benefits are payable. Deductible will increase by 50% depending on ward class when the Life Assured is above age 85. | ⁶ Co-insurance is a percentage of the claimable amount that a policy owner needs to co-pay after deductible. | ⁷ For **PRUShield Premier** plan, the Policy Year Limit is **S\$2,000,000** provided all claims within the same policy year are incurred at panel providers. | ⁸ 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 PRUShield Premier Plan holders

Enjoy more comprehensive coverage at private hospitals when you complement your PRUShield Premier plan with PRUExtra Premier Care or PRUExtra Preferred Care.

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 Cancer Treatment ⁶	Patients receiving treatment for one primary cancer	Patients receiving treatment for Multiple Primary Cancers
PRUShield's deductible ² amount for claims under panel providers ¹ (Per policy year)	Covers 95% of the deductible amount above S\$3,500		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
PRUShield's deductible ² amount for claims not under panel providers ¹ (Per policy year)	Not covered		Cancer Drug Treatment (not on the CDL)	S\$150,000 per policy year	
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)	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
Stop-Loss ⁴ (Per policy year)	S\$6,000 (excluding PRUShield deductible) for panel providers ¹ , EP specialists ⁵ and in emergency cases				
Claims-Based Premium Pricing Approach	Applies	N/A			

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	
Recurrent Miscarriage ⁹ (Cost of Investigation)	S\$800 per lifetime	
Immediate Family Member’s Accommodation with Child ⁹	S\$80 per day	
Accident and Emergency Ambulance Fee ⁹	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	
Special Appliances and Prosthesis ⁹	S\$3,000 per policy year	
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	
Retrenchment Waiver Benefit	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	
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	

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 providers² or EP specialists⁵. 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 **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 Only waives the premiums for **PRU**Extra Premier Care or **PRU**Extra Preferred Care supplementary plan. The premiums for **PRU**Shield 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	PRUExtra Plus Care		Outpatient Cancer Treatment ⁶	Patients receiving treatment for one primary cancer	Patients receiving treatment for Multiple Primary Cancers
Hospital/Ward Types	Singapore Restructured Hospital (Class A Ward)				
PRUShield's deductible ¹ amount for claims under panel providers ² (Per policy year)	Covers 95% of the deductible amount above S\$3,500		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
PRUShield's deductible ¹ amount for claims not under panel providers ² (Per policy year)	Not covered		Cancer Drug Treatment (not on the CDL)	S\$150,000 per policy year	
PRUShield's co-insurance ³ : 10%	Covers 50% of co-insurance, you pay the remaining 50%		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
Stop-Loss ⁴ (Per policy year)	S\$6,000 (excluding PRUShield's deductible) for panel providers ¹ , EP specialists ⁵ and in emergency cases				

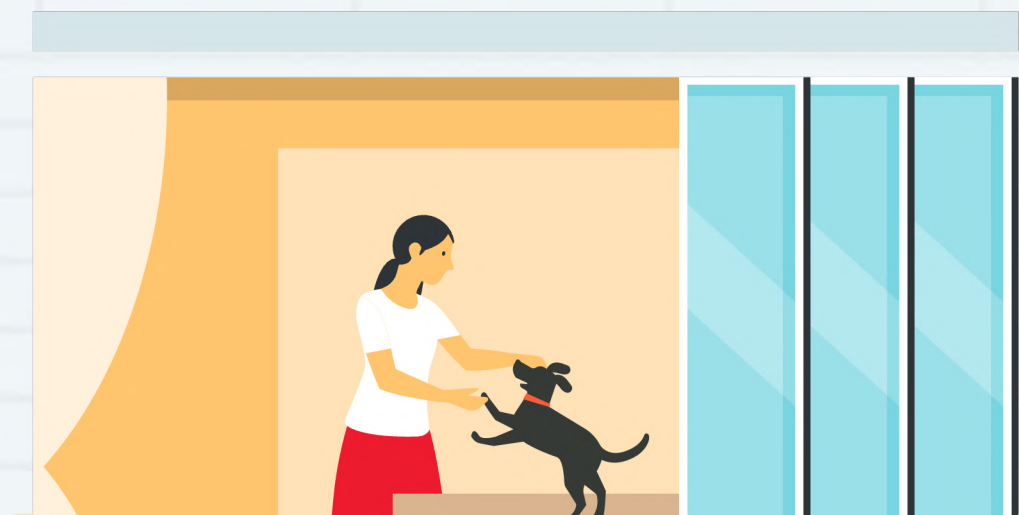
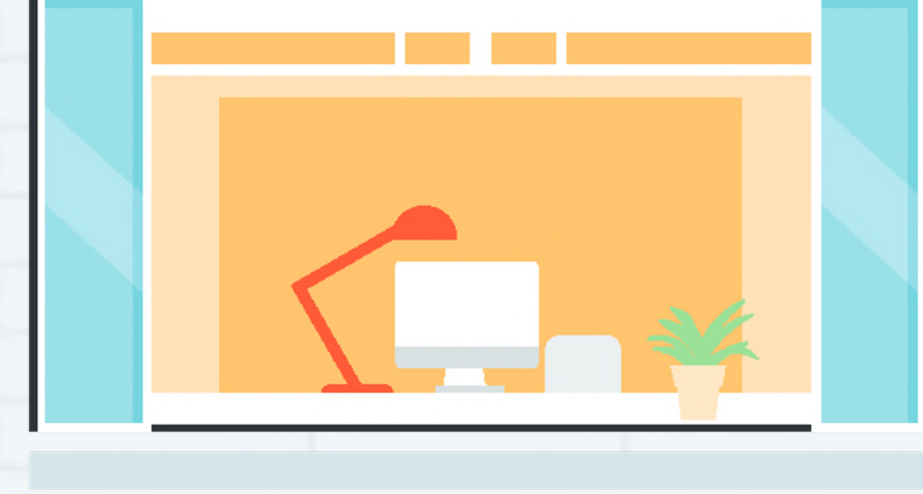
PRUExtra **benefits** for PRUShield Plus Plan holders

Plan	PRUExtra 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 Prosthesis 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 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. ² 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. 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 providers² or EP specialists⁵. 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	PRUShield 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	PRUShield 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	PRUShield 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 year⁵

	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	S\$1,500	S\$2,000
Day Surgery – Subsidized		
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. | 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 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. | 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. | 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 **PRUShield** and **PRUExtra**.

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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