

Appendix C: Changes on Claims- Adjusted Pricing (“CAP”)

CAP is now only applicable to GTC P Signature. It is not applicable to other GTC plan types.

Note: Please note that there will no longer be a minimum premium level applicable under the new CAP structure.

Upon transitioning to GREAT TotalCare P Signature				
	Before your renewal of policy (GTC P)		After your renewal of policy (GTC P Signature)	
Claims-adjusted Pricing (CAP)				
Source of Claim	Total Amount of Claim(s) Paid by the Company during Assessment Period	Premium Level (at Renewal Date)	Total Amount of Claim(s) Paid by the Company during Assessment Period	Premium Level (at Renewal Date)
Private Hospital* that is <u>not</u> a Panel Provider	\$2,000 and below	Remain on same level (Minimum at Standard)	\$1,000 and below	Up 1 level
	Above \$2,000	Up 1 level (Minimum at Level 1, limit at level 3)	Above \$1,000	Up 2 levels
Private Hospital* that is a Panel Provider	Any amount	Remain on same level (Minimum at Standard)	\$1,000 and below	Remain on same level
			Above \$1,000	Up 1 level
Restructured Hospital**	Any amount	Remain on same level (Minimum at Preferred)	Any amount	Remain on same level
No claim	Nil	Down 1 level (limit at Preferred)	Nil	Down 1 level

* Also includes private Community Hospital / private medical clinic.

** Also includes government-funded Community Hospital / Inpatient Palliative Care Institution.