



**Ensuring more affordable
cancer treatments for
everyone covered under
our Integrated Shield Plans**

Introduction of the Ministry of Health's Cancer Drug List & why it matters to you

The cost of cancer drug treatment in Singapore has been soaring at a compound annual growth rate of 20%. As such, there is a need to ensure greater affordability of cancer treatments and the long-term sustainability of premiums.

The Ministry of Health (MOH) has developed a Cancer Drug List (CDL) comprising clinically-proven and more cost-effective cancer treatments. These changes were announced on 17 August 2021 and recapped in a press release on 2 September 2022.

The use of MediShield Life and Integrated Shield Plans (IP) to reimburse outpatient cancer drug treatments will be allowed only for drug treatments on the Cancer Drug List. The Cancer Drug List currently covers most cancer drug treatments approved by the Health Sciences Authority (HSA). Ministry of Health (MOH) will update it every few months to keep up with medical advancements and the latest clinical evidence. As of 1 September 2022, more than 90% of cancer drug treatments approved by HSA are on the Cancer Drug List.

Scan the QR codes to read about MOH's updates:



Announcement on
17 August 2021

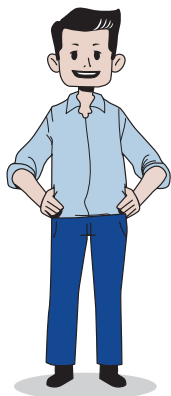


Press release on
2 September 2022



Latest version
of the Cancer
Drug List

How does the Cancer Drug List affect your coverage?



Before 1 Sep 2022

All cancer drug treatments are covered by MediShield Life, up to S\$3,000 per month and by GREAT SupremeHealth and GREAT TotalCare plans, up to the limits specified in the current policy terms.

From 1 Sep 2022

Only treatments on the Cancer Drug List are covered by MediShield Life.

There is **no change** to the coverage of your GREAT SupremeHealth and GREAT TotalCare plans. You will receive the same coverage under your current policy terms until it is renewed on or after 1 April 2023.

From 1 Apr 2023

Revised outpatient cancer coverage on your GREAT SupremeHealth and GREAT TotalCare plans will take effect **from 1 April 2023, upon the renewal of your policy.**

What are the changes to your GREAT SupremeHealth plan from 1 April 2023?

To ensure greater affordability of cancer treatments and the long-term sustainability of premiums, we have made the following changes.

GREAT SupremeHealth

From 1 April 2023, upon renewal of your policy, your policy’s Outpatient Chemotherapy and Immunotherapy benefit will be replaced with a new Outpatient Cancer Drug Treatment benefit and Outpatient Cancer Drug Services benefit.

• Outpatient Cancer Drug Treatment benefit

Only cancer drug treatments on the Cancer Drug List will be claimable. Selected cancer drug treatments beyond the Cancer Drug List will be claimable under GREAT TotalCare. If you are currently undergoing cancer drug treatment, please consult your doctor early on whether your treatment is on the Cancer Drug List.

• Outpatient Cancer Drug Services benefit

Services that are part of a cancer drug treatment (including such services for treatments not on the Cancer Drug List), such as consultations, scans, lab investigations, treatment preparation and administration, supportive care drugs and blood transfusions, will be claimable under the Outpatient Cancer Drug Services benefit.



For Eligible Bills incurred under GREAT SupremeHealth		Benefit Limit (Inclusive of MediShield Life)					
		Standard		B Plus	A Plus	P Plus	B
Outpatient Cancer Drug Treatment (per month)	ON Cancer Drug List	3X MediShield Life Limit¹		5X MediShield Life Limit¹			
	NOT ON Cancer Drug List	Not covered					
Outpatient Cancer Drug Services (per Period of Insurance)		2X MediShield Life Limit¹		5X MediShield Life Limit¹			

To better support policyholders through these changes, we will not increase the premium rates for GREAT SupremeHealth from now until 31 August 2024 except for the following:

- when you have moved to a higher attained age with a published premium increase;
- when the Goods and Services Tax (GST) rate (from 7% to 8% in 2023 and from 8% to 9% in 2024) is revised in Singapore;
- GREAT SupremeHealth plans A and B, and Standard plan where premium increase was announced on 1 April 2022. This will continue till this cycle of premium increase is completed on 31 March 2023.

This premium freeze does not apply to premiums of GREAT TotalCare and GREAT TotalCare Plus.

What are the enhancements to your GREAT TotalCare plan from 1 April 2023?

GREAT TotalCare

We will introduce a new Outpatient Cancer Treatment benefit to cover any remaining outpatient bill for cancer drug treatments on the Cancer Drug List as well as cancer drug services (i.e. the amount exceeding the claim limit under GREAT SupremeHealth). This new benefit will also cover selected outpatient cancer drug treatments that are not on the Cancer Drug List.

The Outpatient Cancer Treatment benefit and all other benefits will be subjected to the GREAT TotalCare annual limit per applicable plan type.



Outpatient Cancer Drug Treatment <u>ON</u> Cancer Drug List and Outpatient Cancer Drug Services							
For Eligible Bills ² incurred under GREAT TotalCare							Maximum Co-payment (per Period of Insurance)
	Basic B	Basic A	P Select	B	A	P	
Panel Provider ³ or Restructured Hospital	Outpatient Cancer Drug Treatment: Additional 18X MediShield Life Limit ¹ , subject to 5% co-payment						S\$3,000
Non-Panel Provider ⁴	Outpatient Cancer Drug Services: As-charged, subject to 5% co-payment						No limit on the co-payment

Outpatient cancer drug treatments **NOT ON** the Cancer Drug List are further classified into six drug classes⁵ (Drug Class A to Class F) according to the Life Insurance Association, Singapore.



Scan the QR code for more information on the Non-Cancer Drug List Classification Framework

Your GREAT TotalCare plan will only cover treatments under Drug Class A to Drug Class E. Drug Class F is not covered.

Outpatient Cancer Drug Treatment <u>NOT ON</u> Cancer Drug List								
For Eligible Bills ² incurred under GREAT TotalCare		Basic B	B	Basic A	A	P Select	P	Maximum Co-payment (per Period of Insurance)
Classification ⁵ of treatments <u>NOT ON</u> Cancer Drug List	Drug Class A, B, C, D & E	Covered up to S\$150,000 (per period of insurance), subject to 5% co-payment		Covered up to S\$200,000 (per period of insurance), subject to 5% co-payment		Covered up to S\$250,000 (per period of insurance), subject to 5% co-payment		No limit on the co-payment

Find out how your plan works, if the outpatient cancer drug treatment is ON the Cancer Drug List

Stella, 32, a working mum is diagnosed with breast cancer. She undergoes breast cancer treatment at a Panel Provider or restructured hospital with **drug treatment X** on the **Cancer Drug List (CDL)**.



If Stella only has GREAT SupremeHealth P Plus plan, she will be entitled to 5X MediShield Life limit claim per month for cancer drug treatment. In this case, as drug treatment X has a MediShield Life limit of S\$800⁶ per month, she is able to claim up to S\$4,000⁶ per month for her cancer drug treatment (inclusive of MediShield Life Limit). She will have to pay cash out-of-pocket, for her co-insurance (10%) and any remaining balance not claimable under her GREAT SupremeHealth plan.

If Stella has a GREAT TotalCare P Select supplementary plan on top of her GREAT SupremeHealth P Plus plan, her co-insurance (10%) and remaining balance that is not fully payable under GREAT SupremeHealth can also be covered, up to 18X MediShield Life Limit (in this case, S\$14,400), subject to minimum 5% co-payment. As she underwent treatment at a Panel Provider or restructured hospital, the minimum 5% co-payment is capped at S\$3,000.

Coverage under GREAT SupremeHealth P Plus	
Bill for Cancer Drug Treatment:	S\$7,000
Co-insurance (10%):	S\$700
Amount less co-insurance:	S\$6,300
GREAT SupremeHealth pays: (5X MediShield Life limit of S\$800 ⁶ /month)	S\$4,000
Balance not fully paid by GREAT SupremeHealth:	S\$2,300
Total amount paid by Stella:	
S\$3,000	

She pays co-insurance (S\$700) and balance (S\$2,300) not fully payable by GREAT SupremeHealth

Coverage under GREAT SupremeHealth P Plus & GREAT TotalCare P Select	
Bill for Cancer Drug Treatment:	S\$7,000
Co-insurance (10%):	S\$700
Amount less co-insurance:	S\$6,300
GREAT SupremeHealth pays: (5X MediShield Life limit of S\$800 ⁶ /month)	S\$4,000
Balance not fully paid by GREAT SupremeHealth:	S\$2,300
Co-payment (5%):	S\$350
GREAT TotalCare pays: (Up to 18X MediShield Life limit of S\$800 ⁶ /month)	S\$2,650
GREAT TotalCare pays co-insurance (S\$700) less co-payment (S\$350) and the balance not fully paid by GREAT SupremeHealth (S\$2,300)	
Total amount paid by Stella:	
S\$350	

She pays co-payment (S\$350)

Find out how your plan works if the outpatient cancer treatment is NOT ON Cancer Drug List

Steven, 40, is undergoing prostate cancer treatment with **drug treatment Y** that is NOT ON the Cancer Drug List.

If Steven only has GREAT SupremeHealth P Plus plan, he will not be able to claim from his GREAT SupremeHealth P Plus plan and MediShield Life. He will have to pay cash out-of-pocket for his outpatient cancer drug treatment.

If Steven has GREAT TotalCare P Select supplementary plan on top of his GREAT SupremeHealth P Plus plan, and if drug treatment Y falls under drug classes⁵ Class A to E of the Life Insurance Association's Non-CDL Classification Framework, he will be able to claim up to S\$250,000 per period of insurance, subject to compulsory 5% co-payment with no co-payment limit.



Coverage under
GREAT SupremeHealth P Plus

Bill for Cancer Drug Treatment: S\$20,000

Total amount paid by Steven: S\$20,000

He pays 100% of the bill as out-of-pocket expense as non-Cancer Drug List treatments are not payable under GREAT SupremeHealth

Coverage under GREAT SupremeHealth
P Plus & GREAT TotalCare P Select

Bill for Cancer Drug Treatment: S\$20,000

Co-payment (5%): S\$1,000

GREAT TotalCare pays: S\$19,000
Balance not covered by
GREAT SupremeHealth

Total amount paid by Steven: S\$1,000

Transitional support for patients undergoing Outpatient Cancer Drug Treatment

To allow sufficient time for affected patients to adjust to the new changes, if you undergo at least one inpatient or outpatient cancer drug treatment between 1 January 2023 and 31 March 2023, you will continue to receive current coverage until 30 September 2023 or your next policy renewal date from 1 April 2023, whichever is later.

**Between 1 Jan 2023
and 31 Mar 2023**

Patient undergoes inpatient or outpatient cancer drug treatment.

**From 1 Apr 2023
until 30 Sep 2023**

Revised coverage based on Cancer Drug List upon policy renewal.

However as patient had an inpatient or outpatient cancer drug treatment administered between 1 January 2023 and 31 March 2023, he is able to continue his treatment with current coverage from his GREAT SupremeHealth plan.

From 1 Oct 2023

The GREAT SupremeHealth plan will no longer cover treatments not on the Cancer Drug List from 1 October 2023, or the next policy renewal date from 1 April 2023, whichever is later.

Treatments on the Cancer Drug List will be covered based on the revised limits.

What should patients do if they are undergoing Outpatient Cancer Drug Treatment that is NOT ON the Cancer Drug List?

Patients who are undergoing treatments not listed on the Cancer Drug List may wish to discuss with their doctors whether there are suitable alternative treatments on the Cancer Drug List. However, if switching to a Cancer Drug List treatment is not feasible, there is support available for those facing difficulties affording treatment.

If you are a subsidised⁷ patient, you can approach a Medical Social Worker in your Public Healthcare Institution (PHI) for financial assistance such as MediFund.

If you are a non-subsidised⁷ patient in a PHI or a patient in a private medical institution, you can approach your doctor to refer you to subsidised care in a PHI, where financial assistance may be available. The PHI's medical team will review your treatment plan and provide financial counselling (e.g. eligibility for subsidies) before you decide whether to proceed with the transfer.



Frequently asked questions

1. How will the revised cancer drug treatment benefits impact my claims from 1 April 2023?

Each cancer drug treatment on the Cancer Drug List (CDL) will have its own MediShield Life claim limit, Integrated Shield Plan (IP) limit and MediSave withdrawal limit. The limits and additional details can be found here (<https://go.gov.sg/moh-cancerdruglist>). If you are or will be undergoing cancer drug treatment, please consult your doctor early to find out whether the treatment is on the list.

The Cancer Drug List will only come into effect for IPs from 1 April 2023, upon policy renewal. You will continue to be covered under your current policy terms until it is renewed on or after 1 April 2023. For those eligible for transitional support, the Cancer Drug List will only come into effect from 1 October 2023, or the next policy renewal date from 1 April 2023, whichever is later (refer to Q5 for more details).

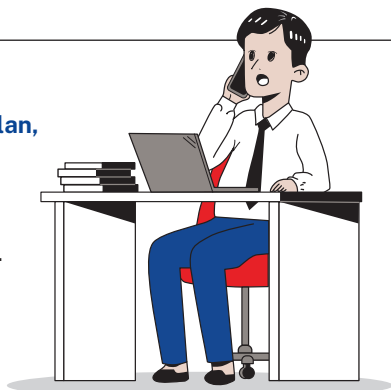
For example, if your GREAT SupremeHealth plan is up for renewal on 1 November 2023, the Cancer Drug List and its revised limits will only apply then. If you have a GREAT TotalCare supplementary plan, we will cover any remaining outpatient bill for cancer drug treatments on the Cancer Drug List as well as cancer drug services (i.e. the amount exceeding the claim limit under GREAT SupremeHealth), subjected to GREAT TotalCare limits. In addition, we will cover outpatient cancer drug treatments that are not on the Cancer Drug List but under drug classes A to E based on the Life Insurance Association's (LIA's) Non-Cancer Drug List Classification Framework. The outpatient cancer treatment benefit and all other benefits will be subjected to the GREAT TotalCare annual limit per applicable plan type. For more information, you may refer to <https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf>.

2. If my policy renews before 1 April 2023, am I affected?

If your policy renewal date is between 1 January and 31 March 2023, you will only be affected by the new benefits the following year, upon your renewal date in 2024.

3. I only have GREAT SupremeHealth plan now. If I want to add GREAT TotalCare supplementary plan, will I be able to do so?

Yes, you can contact your Financial Representative to add on our GREAT TotalCare supplementary plan. However, do take note that you will be subjected to medical underwriting.



Frequently asked questions

4. Is there any financial support for treatments not on the Cancer Drug List?

Before commencing any cancer drug treatments that are not on the Cancer Drug List, please carefully discuss the financial and clinical implications with your doctor. Discuss your treatment plan with your doctor early and consider a treatment on the Cancer Drug List where possible.

However, if switching to a CDL treatment is not feasible, there is support available for those facing difficulties affording treatment.

If you are a subsidised patient, you can approach a Medical Social Worker in your Public Healthcare Institution (PHI) for financial assistance such as MediFund.

If you are a non-subsidised patient in a PHI or a patient in a private medical institution, you can approach your doctor to refer you to subsidised care in a PHI, where financial assistance may be available. The PHI's medical team will review your treatment plan and provide financial counselling (e.g. eligibility for subsidies) before you decide whether to proceed with the transfer.



5. What if I am undergoing treatment during this period?

To allow patients currently undergoing active cancer drug treatment sufficient time to adjust to the changes, we will continue your current coverage until 30 September 2023 if your policy is renewing between 1 April 2023 and 30 September 2023. Thereafter, you will not be able to claim any treatments which are not on the Cancer Drug List under your Integrated Shield Plan (i.e. GREAT SupremeHealth).

As such, before commencing any cancer drug treatments that are not on the Cancer Drug List, please carefully discuss the financial and clinical implications with your doctor.

Frequently asked questions

6. Is inpatient cancer drug treatment affected by this Cancer Drug List?

No. At this moment, the Cancer Drug List only applies to cancer drug treatments administered in the outpatient setting.

7. If I decide to seek CDL treatment at a private hospital, how will my coverage differ if my treatment is administered by a panel provider, versus a provider that is not on the panel?

If you are a GREAT SupremeHealth policyholder with a GREAT TotalCare supplementary plan and the treatment is given by our panel provider, you will be covered up to the prevailing limits for the particular CDL outpatient treatment, subject to 5% co-payment which is capped at S\$3,000 per policy year. However, if the treatment is given by a provider that is not on our panel, you will be covered up to the prevailing limits for the particular CDL outpatient treatment, subject to 5% co-payment and with no limit on the co-payment.

If you are a GREAT SupremeHealth policyholder who does not have a GREAT TotalCare supplementary plan, your treatment will be subjected to 10% co-insurance, and only covered up to the prevailing claim limits on CDL outpatient treatment. You will need to cover any remaining balance not claimable under your GREAT SupremeHealth plan.

8. Who should I contact if I have questions regarding the changes to my cancer drug coverage?

If you would like to clarify any questions, please contact your Financial Representative or our Customer Service Officers at 1800 248-2888. 9am to 5.30pm (Monday - Friday).

You may also email us at wecare-sg@greateasternlife.com.



Notes:

- ¹ “5X MediShield Life Limit” means the insured is covered up to 5 times the MediShield Life limit (inclusive of the MediShield Life limit). Similarly, “3X MediShield Life Limit” means the insured is covered up to 3 times the MediShield Life Limit. “2X MediShield Life Limit” means the insured is covered up to 2 times the MediShield Life Limit. “18X MediShield Life Limit” means the insured is covered up to 18 times the MediShield Life Limit. MediShield Life Limit is dependent on cancer drug treatment as it ranges from S\$200 to S\$9,600. Refer to the Cancer Drug List (CDL) on the Ministry of Health’s website for the latest MediShield Life limits. Other terms and conditions apply.
- ² Eligible Bills refers to the Expenses incurred, subject to Pro-ration Factor (where applicable) which are similar to those applied to the GREAT SupremeHealth plan.
- ³ Panel Provider refers to a specialist doctor or medical service provider who is on the company-approved panel. This includes both the Main Panel Providers and Extended Panel Providers. The list of Panel Providers can be found on the Company’s corporate website.
- ⁴ Non-Panel Provider refers to a specialist doctor or medical service provider who is not under our Main Panel Providers or Extended Panel Providers.
- ⁵ The Non-Cancer Drug List Classification Framework provides greater clarity and facilitates a common understanding of non-CDL treatments covered by supplementary plan. Under the framework, cancer drug treatments are grouped according to regulatory approvals and clinical guidelines.
- ⁶ Based on Breast Cancer drug Abemaciclib with MediShield Life Claim Limit per month of S\$800, if used in accordance with the indications on the Cancer Drug List.
- ⁷ For more details on subsidised patient and non-subsidised patient, you may refer to <https://www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies> for more details.

Disclaimers:

GREAT TotalCare is not a MediSave-approved Integrated Shield plan and premium is not payable using MediSave. GREAT TotalCare is designed to complement the benefits offered under GREAT SupremeHealth.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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

Information correct as at 1 April 2023.

Reach for Great

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