

## Appendix D: Overview of GREAT SupremeHealth and GREAT TotalCare

MediShield Life	
Compulsory national health insurance scheme for all Singaporeans and Permanent Residents of Singapore. Covers up to class B2/ C wards at restructured hospital.	

GREAT SupremeHealth (Integrated Shield Plan)				
	P PLUS	A PLUS	B PLUS	Standard
Ward Entitlement	To cover medical and surgical expenses in any private hospital	To cover medical and surgical expenses up to class A wards in restructured hospital	To cover medical and surgical expenses up to class B1 wards in restructured hospital	To cover medical and surgical expenses up to class B1 wards in restructured hospital
Deductible*	Deductible to be paid by you			
Co-insurance**	Co-insurance to be paid by you			

		GREAT TotalCare (Supplementary Plan)							
		P Signature	P Optimum	A	BASIC A	B	BASIC B	B	BASIC B
Deductible*	at Restructured Hospital	Covers 95% of deductible	Covers 95% of deductible	Covers 95% of deductible	N.A.	Covers 95% of deductible	N.A.	Covers 95% of deductible	N.A.
	at Private Panel Provider		N.A.						
	at Private Non-Panel Provider	N.A.							
Co-insurance**		Covers 50% of co-insurance							
Co-payment		Covers expenses of special benefits with 5% co-payment by you							
Loss Limit*** (period of insurance)	at Restructured Hospital	\$3,000	\$3,000	\$3,000	\$3,500	\$3,000	\$3,500	\$3,000	\$3,500
	at Private Panel Provider		\$6,500						
	at Private Non-Panel Provider	No loss limit							
Claim-Adjusted Pricing		Yes	No	No	No	No	No	No	No

\* Deductibles shall not apply to Expenses incurred in respect of Kidney Dialysis Treatment, Outpatient Cancer Drug Treatment on the Cancer Drug List, Outpatient Cancer Drug Services, Radiotherapy for cancer, Erythropoietin, Immunosuppressants for organ transplant, Long-term Parenteral Nutrition or Proton Beam Therapy provided to the Life Assured on an outpatient basis

\*\* Co-insurance refers to the proportion of the Expenses that needs to be borne by the Policyholder after the deduction of Deductible (where applicable),

\*\*\* The Deductible, Co-insurance and co-payment payable by the Policyholder shall be capped at the applicable Loss Limit for Eligible Bills incurred:

- at Panel Provider or at Restructured Hospital; and/or
- where the Life Assured was admitted as a result of an Emergency at a Non-Panel Provider.