

APPENDIX

Appendix A: Revisions on Benefits of GREAT SupremeHealth

Appendix A.1 - [GREAT SupremeHealth P Plus / A Plus / B Plus (As-Charged Plans)]

The summary of benefit revisions (for renewals on and after 1 November 2025) shown below is for general information only. Please refer to the policy contract for the precise terms and conditions of your GREAT SupremeHealth (GSH) plan.

(a) Revision to Benefits

Benefits Item \ Plan Type		Benefit Limit (Inclusive of MediShield Life)	
		P Plus	B Plus
EXPENSE ITEM			
Section I: Outpatient Benefits The following new Outpatient Benefits will be covered under GSH As-Charged plans. Refer to the policy contract for the terms and conditions that apply.			
Home Ventilation and Respiratory Support Service (per month)		\$1,680	\$1,260
Hyperbaric Oxygen Therapy (per treatment session)		\$1,560	\$1,170
Negative Pressure Wound Therapy (per day)		\$240	\$180
Paediatric Home Care (per month)		\$840	\$630
Pasteurized Donated Human Milk (per day)		\$170	\$128
Repetitive Transcranial Magnetic Stimulation (per treatment session)		\$240	\$180
Outpatient Parenteral Antibiotic Therapy (per day)		\$180	\$135
Section II: Additional Benefits The Cell, Tissue and Gene Therapy benefit is revised to only cover the CTGTP if it is listed in Schedule B of policy contract and the CTGTP List, is used according to the Cell, Tissue and Gene Therapy product-indication pairs and fulfils all clinical indication requirements as specified in the MOH's CTGTP List (go.gov.sg/ctgtp-list).			
Cell, Tissue and Gene Therapy (per treatment, limited to one treatment per indication per lifetime)	Kymriah	\$ 200,000	\$ 150,000
	Yescarta	\$ 200,000	\$ 150,000
Section III: Other Key Benefit Changes			
i) High-Cost Drug Treatments Expenses for high-cost drugs used to treat medical conditions covered under MediShield Life (MSHL) will now only be covered under the GSH plans if the drug is listed on the MSHL Benefit Schedule ^[1] , following MOH's introduction of a positive list of clinically-effective and cost-effective drugs for blood conditions or childhood-onset conditions.			

We will only cover listed high-cost drug treatments as per the current terms and conditions of your policy, up to the benefit limits of the respective benefits. For the avoidance of doubt, there is no coverage of expenses for high-cost drug treatments in outpatient settings.

ii) Revision of Termination Clauses for Foreigners Residing Overseas

Policies for a Life Assured who is a foreigner and resides outside of Singapore for more than 180 days within a single period of insurance will no longer be terminated as long as the Life Assured holds an Eligible Valid Pass.

The Life Assured shall be deemed to be a Foreigner without an Eligible Valid Pass and shall not be insurable from the date the Life Assured is not a citizen or permanent resident of the Country of Issue and:

- a. does not have an Eligible Valid Pass; or
- b. whose Eligible Valid Pass has expired or has been terminated for a minimum of 60 days.

^[1] For more details on the medical conditions covered by MSHL and the listed high-cost drugs, please refer to the MOH's website (go.gov.sg/mshlbenefits).

(b) Increase in Benefits Limits to GSH A Plus

Benefits Item \ Plan Type	Benefit Limit of GSH A Plus (Inclusive of MediShield Life)
The following benefits limits of GSH A Plus are increased:	
Section I : Annual Benefit Limit	
Annual Benefit Limit will be increased from the current limit of \$1,000,000 per period of insurance to \$1,200,000 per period of insurance.	
Section II : Additional Benefit	
(i) Inpatient Sub-Acute Care	The benefit limit will be increased from the current limit of \$1,100 per day to \$1,200 per day if provided in a private hospital or private community hospital.
(ii) Inpatient Rehabilitative Care	If provided in a private hospital or private community hospital, the benefit limit will be increased from the current limit of \$900 per day to \$1,000 per day.
(iii) Outpatient Autologous Bone Marrow Transplant (for Multiple Myeloma)	The benefit limit will be increased from the current limit of \$25,000 per period of insurance to \$30,000 per period of insurance.
(iv) Proton Beam Therapy (PBT)	The benefit limit will be increased from the current limit of \$60,000 per period of insurance to \$80,000 per period of insurance.
(v) Psychiatric Treatment	The benefit limit will be increased from the current limit of \$4,500 per period of insurance to \$5,000 per period of insurance.
(vi) Living Donor Organ Transplant (Kidney / Liver / Pancreas)	The benefit limit will be increased from the current limit of \$40,000 per transplant to \$60,000 per transplant.
(vii) Congenital Abnormalities of the Life Assured's Biological Child	The benefit limit will be increased from the current limit of \$16,000 per lifetime (and \$4,000 per child) to \$20,000 per lifetime (and \$5,000 per child).
Section III : Final Expenses	
The benefit limit will be increased from the current limit \$6,000 to \$7,000 per policy.	

(c) Revision to Deductible

Deductibles applicable for expenses incurred in the Ward class B2+ / B2 / C and Short-stay Ward (subsidised / non-subsidised) of a restructured hospital, government-funded community hospital or government-funded inpatient palliative care institution have been revised.

Per Period of Insurance \ Plan Type		P Plus / A Plus / B Plus	
		Current	From 1 November 2025
Deductible at Restructured Hospital / government-funded Community Hospital / government-funded Inpatient Palliative Care Institution (up to and including age 80 years next birthday)	Ward B2+ / B2	\$2,000	\$2,500
	Ward C	\$1,500	\$2,000
	Short-Stay Ward "SSW" (Non-Subsidised)	\$2,000	\$2,500
	SSW (Subsidised)	\$1,500	\$2,000
Deductible at Restructured Hospital / government-funded Community Hospital / government-funded Inpatient Palliative Care Institution (following age 80 years next birthday)	Ward B2+ / B2	\$3,000	\$3,750
	Ward C	\$2,250	\$3,000
	SSW (Non-Subsidised)	\$3,000	\$3,750
	SSW (Subsidised)	\$2,250	\$3,000

Appendix A.2 - [GREAT SupremeHealth Standard]

The summary of benefit revisions (for renewals on and after 1 November 2025) shown below is for general information only. Please refer to the policy contract for the precise terms and conditions of your GREAT SupremeHealth (GSH) plan.

- (a) Any cell, tissue and gene therapy that is not on the CTGTP List (go.gov.sg/ctgtp-list) or not used according to the CTGTP product-indication pairs or does not fulfil all clinical indication requirements as specified in the CTGTP List will not be covered under GSH Standard.
- (b) Expenses for high-cost drugs used to treat medical conditions covered under MediShield Life (MSHL) will now only be covered under GSH Standard if the drug is listed on the MSHL Benefit Schedule^[1], following MOH's introduction of a positive list of clinically-effective and cost-effective drugs for blood conditions or childhood-onset conditions.
- (c) Revision of Termination Clauses for Foreigners Residing Overseas
Policies for a Life Assured who is a foreigner and resides outside of Singapore for more than 180 days within a single period of insurance will no longer be terminated as long as the Life Assured holds an Eligible Valid Pass.
The Life Assured shall be deemed to be a Foreigner without an Eligible Valid Pass and shall not be insurable from the date the Life Assured is not a citizen or permanent resident of the Country of Issue and:
 - a. does not have an Eligible Valid Pass; or
 - b. whose Eligible Valid Pass has expired or has been terminated for a minimum of 60 days.

^[1] For more details on the medical conditions covered by MSHL and the listed high-cost drugs, please refer to the MOH's website (go.gov.sg/mshlbenefits).

Appendix A.3 - [GREAT SupremeHealth A / B (Non As-Charged Plans)]

The summary of benefit revisions (for renewals on and after 1 November 2025) shown below is for general information only. Please refer to the policy contract for the precise terms and conditions of your GREAT SupremeHealth (GSH) plan.

Benefits Item \ Plan Type		Benefit Limits (Inclusive of MediShield Life)	
		A	B
EXPENSE ITEM			
Section I: Outpatient Benefits			
The following new Outpatient Benefits will be covered under GREAT SupremeHealth NonAs-Charged plans.			
Home Ventilation and Respiratory Support Service (per month)		\$1,260	\$840
Hyperbaric Oxygen Therapy (per treatment session)		\$1,170	\$780
Negative Pressure Wound Therapy (per day)		\$180	\$120
Paediatric Home Care (per month)		\$630	\$420
Pasteurized Donated Human Milk (per day)		\$128	\$85
Repetitive Transcranial Magnetic Stimulation (per treatment session)		\$180	\$120
Outpatient Parenteral Antibiotic Therapy (per day)		\$135	\$90
Section II: Additional Benefits			
The Cell, Tissue and Gene Therapy benefit is revised to only cover the CTGTP if it is listed in Schedule B of policy contract and the CTGTP List, is used according to the Cell, Tissue and Gene Therapy product-indication pairs and fulfils all clinical indication requirements as specified in the MOH's CTGTP List (go.gov.sg/ctgtp-list).			
Cell, Tissue and Gene Therapy (per treatment, limited to one treatment per indication per lifetime)	Kymriah	\$ 180,000	\$ 150,000
	Yescarta	\$ 180,000	\$ 150,000
Section III: Other Key Benefit Changes			
i) High-Cost Drug Treatments			
Expenses for high-cost drugs used to treat medical conditions covered under MSHL will now only be covered under the GSH plan if the drug is listed on the MSHL Benefit Schedule ^[1] , following MOH's introduction of a positive list of clinically-effective and cost-effective drugs for blood conditions or childhood-onset conditions.			
We will only cover listed high-cost drug treatments as per the current terms and conditions of your policy, up to the benefit limits of the respective benefits. For the avoidance of doubt, there is no coverage of expenses for high-cost drug treatments in outpatient settings.			
ii) Revision of Termination Clauses for Foreigners Residing Overseas			
Policies for a Life Assured who is a foreigner and resides outside of Singapore for more than 180 days within a single period of insurance will no longer be terminated as long as the Life Assured holds an Eligible Valid Pass.			
The Life Assured shall be deemed to be a Foreigner without an Eligible Valid Pass and shall not be insurable from the date the Life Assured is not a citizen or permanent resident of the Country of Issue and:			
a. does not have an Eligible Valid Pass; or			
b. whose Eligible Valid Pass has expired or has been terminated for a minimum of 60 days.			

iii) Daily Ward and Treatment Charges

Daily Ward and Treatment Charges will be enhanced from to cover an additional \$300 per day to an additional **\$900** per day for the first 2 days of Hospitalisation in a Normal Ward and Intensive Care Unit Ward.

⁽¹⁾ For more details on the medical conditions covered by MSHL and the listed high-cost drugs, please refer to the MOH's website (go.gov.sg/mshlbenefits).

Appendix B: Revisions on Benefits of GREAT TotalCare

The summary of benefit revisions (for renewals on and after 1 November 2025) shown below is for general information only. Please refer to the policy contract for the precise terms and conditions of your GREAT TotalCare (GTC) plan.

(a) Introduction of new benefits

Benefits Item	Benefit Limit					
GTC Plan Type	P Signature	A	B	P Optimum (withdrawn plan)	Basic A	Basic B
Special Benefits						
Post-Stroke Outpatient Care Support (per Period of Insurance)	\$2,000	\$1,000	\$2,000	\$1,000		
	Subject to 5% Co-Payment to be borne by the Policyholder ^[2]					
Extended Cell, Tissue and Gene Therapy Benefit ^[1] (per treatment, limited to one treatment per indication per lifetime)	\$100,000	\$50,000	\$100,000	\$50,000		
	Subject to 10% Co-Payment to be borne by the Policyholder ^[2]					

(b) Increase in Benefit Limits to GTC P Signature and GTC P Optimum

Benefits Item	Benefit Limit	
Plan Type	P Signature	P Optimum (Withdrawn plan)
Special Benefits		
(i) Home Health Care Benefit^[3] The daily benefit limit for Home Health Care Benefit will be increased from \$200 per day to \$350 per day. The overall benefit limit remains at \$10,000 per period of insurance.		

(c) Increase in Benefit Limits to GTC A and GTC Basic A

Benefits Item	Benefit Limit	
Plan Type	A	Basic A
Special Benefits		
<p>(i) Outpatient Cancer Drug Treatment not on the Cancer Drug List^[4] The benefit limit will be increased from the current limit of \$175,000 per period of insurance to \$200,000 per period of insurance.</p> <p>(ii) Emergency Accidental Outpatient Treatment The benefit limit will be increased from the current limit of \$1,500 per course of treatment to \$2,000 per course of treatment.</p> <p>(iii) Ambulance Services The benefit limit will be increased from the current limit of \$150 per course of treatment to \$250 per course of treatment.</p> <p>(iv) Home Health Care Benefit^[3] The overall benefit limit will be increased from the current limit of \$8,000 per period of insurance to \$10,000 per period of insurance. The daily benefit limit will be increased from the current limit of up to \$200 per day to up to \$350 per day.</p> <p>(v) Post-Hospital Follow-up Traditional Chinese Medicine (TCM) Treatment^[5] The benefit limit will be increased from the current limit of \$5,000 per period of insurance to \$6,000 per period of insurance.</p> <p>(vi) Medical Aids The benefit limit will be increased from the current limit of \$2,000 per period of insurance to \$3,000 per period of insurance.</p> <p>(vii) Companion Accommodation Benefit^[6] The benefit limit will be increased from the current limit of \$60 per day to \$80 per day.</p>		

(d) Revisions in Benefits Limits to GTC B and GTC Basic B

Benefits Item	Benefit Limit	
Plan Type	B	Basic B
Special Benefits		
<p>(i) Additional Outpatient Cancer Support The benefit limit will be revised from the current limit of \$10,000 per period of insurance to \$6,000 per period of insurance.</p> <p>(ii) Home Health Care Benefit^[3] The daily benefit limit will be revised from the current limit up to \$200 per day to up to \$350 per day. The overall benefit limit remains at \$6,000 per period of insurance.</p>		

(e) Other Key Benefit Changes

Plan Type	P Signature	A	B	P Optimum (withdrawn plan)	Basic A	Basic B
Revision of Termination Clauses for Foreigners Residing Overseas <p>Policies for a Life Assured who is a foreigner and resides outside of Singapore for more than 180 days within a single period of insurance will no longer be terminated as long as the Life Assured holds an Eligible Valid Pass.</p> <p>The Life Assured shall be deemed to be a Foreigner without an Eligible Valid Pass and shall not be insurable from the date the Life Assured is not a citizen or permanent resident of the Country of Issue and:</p> <ol style="list-style-type: none"> does not have an Eligible Valid Pass; or whose Eligible Valid Pass has expired or has been terminated for a minimum of 60 days. 						
GTC Plus Rider (Essential) [if applicable]						
The following benefit changes apply to GREAT TotalCare Plus rider: <ol style="list-style-type: none"> Emergency Assistance Services Benefits will only be provided if Life Assured has not resided outside of the Country of Issue for more than 365 days continuously. Extension to treatment overseas under this rider will only be provided if Life Assured has not resided outside of the Country of Issue for more than 180 days continuously. 						

^[1] This benefit covers expenses incurred for cell, tissue and gene therapy that is (a) not listed on the Cell, Tissue and Gene Therapy Product List or (b) is listed on the Cell, Tissue and Gene Therapy Product List but not covered under the Main Plan. The benefit limit stated is for one treatment. The Life Assured is limited to a maximum of one treatment per clinical indication per Lifetime.

^[2] If the Eligible Bills in excess of the Benefit Limits of this Policy are equal to or higher than the Co-payment, the Co-payment shall not be payable. For the avoidance of doubt, Policyholder shall bear the Eligible Bills in excess of the Benefit Limits of this Policy.

^[3] Eligible Expenses incurred by the Life Assured for treatments and/or medical services provided within 180 days from the day the Life Assured is discharged from the Hospital, Community Hospital or Inpatient Palliative Care Institution.

^[4] For outpatient cancer drug treatment not listed on the Cancer Drug List which meet the definitions of Classes A to E in the "Non-CDL Classification Framework" by Life Insurance Association (www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf). The Life Insurance Association may update this from time to time.

^[5] For Post-Hospital Follow-up Traditional Chinese Medicine Treatment provided by a registered TCM Practitioner in an approved TCM clinic outside of a Singapore Hospital or a Community Hospital, the expenses incurred will be subject to a limit of \$60 per visit, up to 1 visit a day.

^[6] A companion refers to the Life Assured's parent, legal guardian, legal spouse, sibling, biological child or legally adopted child who is above 18 years next birthday during the Hospitalisation of the Life Assured. The Expenses incurred will be subject to the daily Benefit Limit up to 10 days per Hospitalisation.