



GREAT SupremeHealth

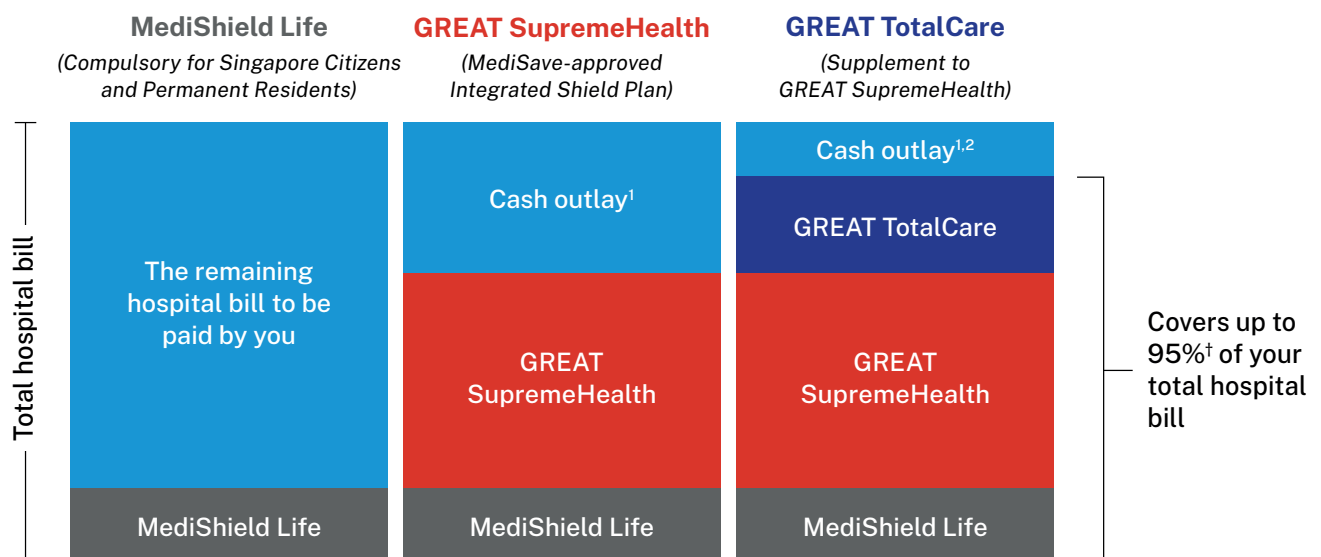
Enhanced with GREAT TotalCare
covering up to 95% of your total hospitalisation bill

Because making the right healthcare choice should be simple.

When it comes to healthcare, you want nothing less than the best. Yet when hospitalisation is required, you are faced with deciding between Private and Restructured Hospitals, weighing financial sustainability and treatment options — a challenging process made even more complex by rising healthcare expenses in Singapore. With a range of plan types tailored to different budgets and coverage preferences, GREAT SupremeHealth, together with its supplementary plan, GREAT TotalCare, provides hospitalisation coverage that offers comprehensive protection at a cost that stays manageable. You can choose what suits you today, with the flexibility to change your plan type as your life stage evolves, giving you lasting peace of mind.

How GREAT SupremeHealth + GREAT TotalCare optimises your healthcare coverage

GREAT SupremeHealth, our MediSave-approved Integrated Shield plan, when supplemented with GREAT TotalCare, provides coverage of up to 95%[†] of your total hospitalisation bill, keeping your out-of-pocket expenses low.



Our hospitalisation plans, tailored to your needs

For hospitalisation at Private and Restructured Hospitals		For hospitalisation at Restructured Hospitals (up to Class A wards)	For hospitalisation at Restructured Hospitals (up to Class B1 wards)
GREAT SupremeHealth P Plus	GREAT SupremeHealth P Prime	GREAT SupremeHealth A Plus	GREAT SupremeHealth B Plus
+	+	+	+
GREAT TotalCare P Signature	GREAT TotalCare P Prime	GREAT TotalCare A or GREAT TotalCare Basic A	GREAT TotalCare B or GREAT TotalCare Basic B

Start a conversation with your Great Eastern Financial Representative today and find out more.

GREAT SupremeHealth P Prime + GREAT TotalCare P Prime

Our best-value plan for private healthcare access

If you value timely access to quality care and treatment from private specialists and our Partnering Medical Institutions, the GREAT SupremeHealth P Prime + GREAT TotalCare P Prime combination is for you.

This plan combination provides comprehensive private coverage at optimised premiums, making it one of our best-value options for sustainable healthcare, ensuring peace of mind as you recover at your own pace.



Ensure sufficient coverage against large private medical bills

Benefit from one of the highest annual benefit limits available among Private Integrated Shield plans, with coverage of up to S\$2.9 million[‡] per period of insurance, ensuring the protection you need will always be within reach.



Access premium healthcare with greater choice

Access premium healthcare through our wide network of Private Panel Specialists at accredited day surgery centres and the Private Hospitals we partner with, including Mount Alvernia Hospital, Farrer Park Hospital, Raffles Hospital and Thomson Medical Centre. You also have the flexibility to seek treatment at any Private or Restructured Hospital.



Enjoy lifetime assistance with cancer, post-stroke outpatient and rehabilitation care benefits

Our coverage goes beyond immediate treatment to support your recovery:

- **Cancer care:** High coverage for outpatient drug treatments³ and services. With GREAT TotalCare, you will also receive up to S\$200,000 per period of insurance for Outpatient Cancer Drug Treatment not on the Cancer Drug List⁴, plus up to S\$10,000 per period of insurance for Additional Outpatient Cancer Support to help with follow-up treatments when your cancer is in remission.
- **Post-stroke outpatient care:** Up to S\$2,000 per period of insurance for follow-up therapy and medical support.
- **Rehabilitation care:** As-charged coverage for post-hospitalisation treatments provided within 365 days of hospitalisation discharge⁵, including physical, occupational and speech therapy. With GREAT TotalCare, you will also have added coverage for Traditional Chinese Medicine⁶ treatments and expenses incurred for the rental or purchase of medical aids⁷ such as braces or wheelchairs.



Get help with choosing and booking your specialists with the Great Medical Care Concierge

Enjoy 24/7 dedicated support through our in-house concierge service, giving you seamless guidance and coordination throughout your healthcare journey:

- **Access to over 600 Panel Specialists at Partnering Medical Institutions** across all available specialties in Singapore
- **Priority appointment booking** at both Private and Restructured Hospitals for timely and coordinated care
- **Guidance on policy coverage and treatment options** to help manage your out-of-pocket expenses
- **Pre-Authorisation of medical bills** so you know what is covered before treatment commences

GREAT SupremeHealth A Plus + GREAT TotalCare A

Our cost-effective plan for restructured healthcare access

If you prefer quality medical care at a Restructured Hospital with the flexibility to choose your specialist and ward, the GREAT SupremeHealth A Plus + GREAT TotalCare A combination is for you.

This plan combination provides comprehensive coverage across multi-disciplinary health professionals at affordable premiums, giving you dependable protection that fits your healthcare needs and lifestyle.



Ensure sufficient coverage against large medical bills

Enjoy coverage of up to S\$1.4 million¹ per period of insurance, one of the highest annual benefit limits among Integrated Shield Plans for Class A wards in Restructured Hospitals. Be confident that you are well-protected for your healthcare needs.



Minimise your out-of-pocket hospitalisation expenses

With a Loss Limit⁸ capped at S\$3,000 per period of insurance, you will always know the maximum you need to pay⁹. That makes it easier to plan ahead and keep your premium affordable, even when unexpected hospital stays happen.



Enjoy lifetime assistance with cancer, post-stroke outpatient and rehabilitation care benefits

Our coverage goes beyond immediate treatment to support your recovery:

- **Cancer care:** High coverage for outpatient drug treatments³ and services. With GREAT TotalCare, you will also receive up to S\$200,000 per period of insurance for Outpatient Cancer Drug Treatment not on the Cancer Drug List⁴, plus up to S\$10,000 per period of insurance for Additional Outpatient Cancer Support to help with follow-up treatments when your cancer is in remission.
- **Post-stroke outpatient care:** Up to S\$2,000 per period of insurance for follow-up therapy and medical support.
- **Rehabilitation care:** As-charged coverage for post-hospitalisation treatments provided within 365 days of hospitalisation discharge⁵, including physical, occupational and speech therapy. With GREAT TotalCare, you will also have added coverage for Traditional Chinese Medicine⁶ treatments and expenses incurred for the rental or purchase of medical aids⁷ such as braces or wheelchairs.



Get help with choosing and booking your specialists with the Great Medical Care Concierge

Enjoy 24/7 dedicated support through our in-house concierge service, giving you seamless guidance and coordination throughout your healthcare journey:

- **Access to all specialists** in Restructured Hospitals across all available specialties in Singapore
- **Priority appointment booking** at Restructured Hospitals for timely and coordinated care
- **Guidance on policy coverage and treatment options** to help manage your out-of-pocket expenses
- **Pre-Authorisation of medical bills** so you know what is covered before treatment commences

Healthcare protection for every stage of life



For parents with young children

In the fragile early years of childhood, even a short hospital stay can be overwhelming — both emotionally and financially. Securing coverage early ensures your child has access to the quality healthcare they need during this critical period.



Protection from as early as 15 days old

Give your child a head start with coverage that begins from just 15 days after birth¹⁰, providing reassurance against hospitalisation during the most vulnerable years.



Coverage for congenital abnormalities

Receive as-charged coverage for congenital abnormalities diagnosed after policy inception. For mothers already insured with us, your child's congenital abnormalities¹¹ are covered right from birth.



Access to quality maternity support through Partnering Private Hospitals

With GREAT SupremeHealth P Prime, enjoy quality maternity care¹² and personalised support for Pregnancy and Childbirth Complications at our Partnering Private Hospitals including Mount Alvernia Hospital and Thomson Medical Centre.



For foreigners who work and reside in Singapore

Navigating healthcare in a country other than your own can be challenging. Reliable and comprehensive coverage ensures you and your family have access to world-class medical care, along with attentive guidance. With this assurance, you can focus on living and working in Singapore with ease.



Worldwide medical protection

Add the GREAT TotalCare Plus rider to your GREAT TotalCare supplementary plan¹³ for comprehensive worldwide coverage, including Emergency Medical Evacuation and Repatriation services, giving you complete peace of mind wherever you are.



Pre-Authorisation Certification (PAC)

Enjoy peace of mind with upfront authorisation of your treatment, procedure and estimated costs before admission — with no upfront cash deposit required. This ensures a smooth, cashless admission at both Private Hospitals and Restructured Hospitals.

Here's how GREAT SupremeHealth P Prime + GREAT TotalCare P Prime supports your Private Hospital bill



Wallace, age 28

Wallace wants to enhance his medical coverage to complement MediShield Life. He values the flexibility of seeking care at either Private or Restructured Hospitals and is comfortable receiving treatment at Great Eastern's Partnering Medical Institutions. To balance protection with affordability, he signs up for **GREAT SupremeHealth P Prime** and **GREAT TotalCare P Prime**.

GREAT SupremeHealth P Prime Annual premium: S\$550.06[#] <i>(Payable from MediSave^s funds and cash)</i>	+	GREAT TotalCare P Prime Annual premium: S\$468.70[#] <i>(Payable by cash only)</i>
---	---	---

Later, Wallace suffers a spinal injury during sports and requires surgery. He contacts the Great Medical Care Concierge to obtain a Pre-Authorisation Certificate (PAC), for a hassle-free hospital admission and discharge. He is hospitalised for 10 days at a Partnering Private Hospital, where he is treated by a Panel Specialist. **His Eligible Bill amounts to S\$150,000.**

Here's how **GREAT SupremeHealth P Prime** covers Wallace's Eligible Bill:

Total Eligible Bill incurred:	S\$150,000
Wallace's out-of-pocket expenses:	S\$19,500
<i>Consisting of:</i>	
• Deductible:	S\$5,000
• Co-Insurance:	S\$14,500 (10% x [S\$150,000 - S\$5,000])

Amount covered by GREAT SupremeHealth P Prime and MediShield Life:
S\$130,500 (S\$150,000 - S\$19,500)

GREAT TotalCare P Prime covers:

• 30% of Deductible of S\$5,000:	S\$1,500
• 50% of Co-Insurance of S\$14,500:	S\$7,250
Total:	S\$8,750

Wallace's out-of-pocket expenses would have been **\$10,750** (S\$19,500 - S\$8,750). However, as Loss Limit* applies, Wallace's out-of-pocket expenses are capped at **S\$6,500**.

Hence, total amount paid by GREAT TotalCare P Prime:
S\$13,000 (S\$19,500 - S\$6,500)

From an Eligible Bill of S\$150,000, **Wallace's total cash outlay comes to only S\$6,500¹**. With most of his total hospitalisation bill covered, he has the financial reassurance to focus fully on his recovery.

Here's how GREAT SupremeHealth A Plus + GREAT TotalCare A supports your Restructured Hospital bill



Hazel, age 28

Hazel wants comprehensive hospitalisation coverage that fits her budget and lifestyle. She chooses **GREAT SupremeHealth A Plus**, which covers stays in Class A wards at Restructured Hospitals, and supplements it with **GREAT TotalCare A** to help reduce her out-of-pocket expenses. This gives her confidence that she is well-covered without stretching her finances.

GREAT SupremeHealth A Plus

Annual premium: **S\$398.55[^]**

(Payable from MediSave^s funds and cash)

+

GREAT TotalCare A

Annual premium: **S\$176.58[^]**

(Payable by cash only)

Later, Hazel requires a heart valve replacement. She contacts the Great Medical Care Concierge to obtain a Pre-Authorisation Certificate (PAC), for a hassle-free hospital admission and discharge. She is hospitalised for 10 days in a Class A ward at a Restructured Hospital. **Her Eligible Bill amounts to S\$65,000.**

Here's how **GREAT SupremeHealth A Plus** covers Hazel's Eligible Bill:

Total Eligible Bill incurred: **S\$65,000**

Hazel's out-of-pocket expenses: **S\$9,650**

Consisting of:

- Deductible: S\$3,500
- Co-Insurance: S\$6,150 ($10\% \times [S\$65,000 - S\$3,500]$)

Amount covered by GREAT SupremeHealth A Plus and MediShield Life:

S\$55,350 (S\$65,000 - S\$9,650)

GREAT TotalCare A covers:

- 95% of Deductible of S\$3,500: **S\$3,325**
- 50% of Co-Insurance of S\$6,150: **S\$3,075**

Total: **S\$6,400**

Hazel's out-of-pocket expenses would have been **\$3,250** (S\$9,650 - S\$6,400). However, as Loss Limit* applies, Hazel's out-of-pocket expenses are capped at **S\$3,000**.

Hence, total amount paid by **GREAT TotalCare A:**

S\$6,650 (S\$9,650 - S\$3,000)

From an Eligible Bill of S\$65,000, **Hazel's total cash outlay comes to only S\$3,000[†]**. With most of her total hospitalisation bill covered, her healthcare remains comprehensive and affordable.

- ¹ Cash outlay includes Deductibles, Co-Insurance and any amounts in excess of applicable Benefit Limits. Deductible is the amount which must be borne by the policyholder before any benefit becomes payable under GREAT SupremeHealth. Co-Insurance is the proportion of the expenses that needs to be borne by the policyholder after the deduction of the Deductible (where applicable).
- ² Up to 95% of the deductible is covered under selected GREAT TotalCare plan types. Please refer to the Benefit Table in the policy contract for more information on coverage of the deductible under the different GREAT TotalCare plans.
- ³ GREAT SupremeHealth (P Plus, P Prime, A Plus and B Plus), when supplemented with GREAT TotalCare, covers Outpatient Cancer Drug treatment on the Cancer Drug List for up to a total of 20 times MediShield Life's limit for one primary cancer. For the latest MediShield Life's limit, refer to the Cancer Drug List on the Ministry of Health of Singapore's website under "MediShield Life Claim Limit per month" (go.gov.sg/moh-cancerdruglist).
- ⁴ GREAT TotalCare does not cover Class F of Outpatient Cancer Drug Treatments that are not on the Cancer Drug List. For the classification of non-CDL cancer drug treatments, please refer to the *Non-CDL Classification Framework* by the Life Insurance Association: <https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf>.
- ⁵ Expenses incurred for post-hospitalisation treatment will be covered for up to 365 days from the date of hospital discharge if the treatment is provided in a Restructured Hospital, or if it is prescribed by the admitting and/or main treating Specialist Doctor who ordered the hospitalisation of the Life Assured. The Specialist Doctor must be a Panel Provider, and the post-hospitalisation treatment must also be provided by a Panel Provider.
- ⁶ For post-hospitalisation follow-up Traditional Chinese Medicine (TCM) treatment provided by a registered TCM practitioner at an approved TCM clinic outside of a Singapore Hospital or Community Hospital, the expenses incurred will be subject to a limit of S\$60 per visit, up to one visit per day. Such treatment must be administered within 180 days from the date of hospital discharge.
- ⁷ Such medical aids must be prescribed by a Medical Doctor and must be purchased or rented: (a) within 120 days before Hospitalisation; (b) during the period of Hospitalisation; or (c) within 180 days from the date of discharge from the Hospital, and subject to Co-Payment to be borne by the policyholder.
- ⁸ Loss Limit is the amount at which the Deductible, Co-Insurance and Co-Payment payable by the policyholder for the Eligible Bills incurred shall be capped. Loss Limit for GREAT TotalCare A is S\$3,000 per period of insurance for the Eligible Bills incurred at a Restructured Hospital or a Panel Provider.
- ⁹ This assumes that the applicable Benefit Limits have not been exceeded.
- ¹⁰ Coverage may begin 15 days after birth or discharge from hospital, whichever is later.
- ¹¹ Applicable to treatment provided to the Life Assured's biological child during hospitalisation of the child for treatment related to congenital abnormalities. Such expenses must be incurred within (and including) 730 Days from Date of Birth of the Child. Such condition(s) must be first diagnosed after 300 days from the Last Policy Effective Date, and any expenses incurred in connection with condition(s) which are first diagnosed within 300 days after the Last Policy Effective Date are not payable. Please refer to the policy contract for the respective benefit limits under the various applicable plans under GREAT SupremeHealth.
- ¹² Expenses arising from pregnancy and childbirth (including caesarean section, vacuum extraction or forceps delivery and the consequences thereof) are not payable under GREAT SupremeHealth and GREAT TotalCare, except when such expenses are due to covered Pregnancy and Childbirth Complications. A waiting period applies for Pregnancy and Childbirth Complications. Refer to the policy contract for more details.
- ¹³ Only applicable to GREAT TotalCare P Signature.
- [†] Applicable when the GREAT SupremeHealth is attached with either: a) GREAT TotalCare A or GREAT TotalCare B and for bills incurred at Restructured Hospitals of the respective ward class entitlement; b) GREAT TotalCare P Signature and for bills incurred at Panel Providers and/or at Restructured Hospitals; or c) GREAT TotalCare P Prime and for bills incurred at Restructured Hospitals.
- [‡] Comprising an Annual Benefit Limit of up to S\$2.5 million under GREAT SupremeHealth P Prime, and up to S\$400,000 under GREAT TotalCare P Prime. For GREAT SupremeHealth P Prime, the additional Annual Benefit Limit of S\$1,000,000 per period of insurance, in excess of the base Annual Benefit Limit of S\$1,500,000, applies only to expenses incurred at a Restructured Hospital, polyclinic, government-funded Community Hospital, government-funded Inpatient Palliative Care Institution, general practitioner clinic or a Partnering Medical Institution where the Life Assured is treated by a Panel Provider.
- [‡] Comprising an Annual Benefit Limit of up to S\$1.2 million under GREAT SupremeHealth A Plus, and up to S\$200,000 under GREAT TotalCare A.
- [#] Premium illustrated for GREAT SupremeHealth P Prime includes MediShield Life's premium and prevailing rate of GST. Premium illustrated for GREAT TotalCare P Prime includes prevailing rate of GST. The prevailing rate of GST is subject to change.
- [§] MediShield Life's premium is fully payable by MediSave and there are no withdrawal limits. The premium of the additional private insurance component of GREAT SupremeHealth is payable by MediSave up to the Additional Withdrawal Limit, beyond which cash is required.
- ^{*} Loss Limit for GREAT TotalCare P Prime is S\$3,000 per period of insurance for the Eligible Bills incurred at a Restructured Hospital, and S\$6,500 per period of insurance for the Eligible Bills incurred at a Partnering Medical Institution and treated by Panel Provider. Loss Limit for GREAT TotalCare A is S\$3,000 per period of insurance for the Eligible Bills incurred at a Restructured Hospital or a Panel Provider.
- [†] The illustrations are based on the assumption that the applicable Benefit Limits have not been exceeded.
- [^] Premium illustrated for GREAT SupremeHealth A Plus includes MediShield Life's premium and prevailing rate of GST. Premium illustrated for GREAT TotalCare A includes prevailing rate of GST. The prevailing rate of GST is subject to change.

Notes and Disclaimers

Terms and conditions apply.

The maximum entry age for GREAT SupremeHealth P Plus, P Prime, A Plus and B Plus, GREAT TotalCare and GREAT TotalCare Plus rider is age 75 years next birthday.

GREAT TotalCare and GREAT TotalCare Plus are not MediSave-approved Integrated Shield plans and their premiums are not payable using MediSave.

GREAT TotalCare is designed to complement the benefits offered under GREAT SupremeHealth. GREAT TotalCare Plus is a rider that can only be attached to GREAT TotalCare to extend medical coverage worldwide.

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 contracts.

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

Protected up to specified limits by SDIC.

In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

Information correct as at 1 November 2025.

GSHP/Ver8.0/202511

Reach for Great

The Great Eastern Life Assurance Company Limited

1 Pickering Street

#01-01 Great Eastern Centre

Singapore 048659

Reg No.1908 00011G

greateasternlife.com