



**For GTC P Signature
customers who are
considering a change of
plan to GTC P Optimum**

Disclaimer

This document is prepared for policyholders of GREAT TotalCare P SIGNATURE who are considering a change in plan to GREAT TotalCare P OPTIMUM.

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

The information presented is for general information purposes only and does not have regard to the specific investment objectives, financial situation and particular needs of any persons.

The precise terms and conditions of the insurance plans 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).

Information is correct as at 4 Feb 2026. While we make reasonable efforts to maintain the accuracy of this content, we also reserve the right to make changes without prior notice.

What to Consider when Selecting Your GTC Coverage

1. Current and Total Lifetime Affordability of Premium

- How much premiums you are paying today and over your lifetime
- Take into consideration any Claims-Adjusted Pricing (CAP) premium loading (applicable only to GTC P Signature)
- Scan the QR Code to find out if you can afford your preferred coverage over the long term (Note: GTC premiums cannot be paid using MediSave funds)

2. Your Potential Out-Of-Pocket Expenses if you are Hospitalised

- Out-of-pocket expenses: Amount of Deductible and Co-Insurance payable under your Integrated Shield Plan or MediShield Life



cpf.gov.sg/healthplanner

What Can I Do If The Premiums Are Not Within My Budget

Why have the Premiums Increased?

In recent years, healthcare costs have risen, leading to higher medical claims across the industry. To ensure your plan continues to provide meaningful protection and access to quality care, premiums may be adjusted over time in line with these rising costs

What can I do if the increased Premiums are no longer within my Budget?

We understand that rising premiums can be a concern. If your current plan no longer fits comfortably within your budget, you may consider changing to a more affordable plan. Log in to **Great Eastern App** and follow the steps below or click the attached guide:

Step 1: Log in to Great Eastern App

Step 2: Under “[Services](#)” select “[Plan Conversion](#)” then select “[Downgrade Plan](#)”

Step 3: Complete [Declarations](#), select “[Plan to Convert](#)” then select “[Plan Type](#)” and read Terms & Conditions

Step 4: Confirm plan selection and click “[Submit](#)”

Alternatively, you may reach out to your Financial Representative or call our Customer Service Officers at 1800 248-2888 or email us at wecare-sg@greateasternlife.com for assistance



Guide to Plan
Downgrade to P Optim

Customers Who Wish To Change From GTC P Signature To GTC P Optimum

Changing from GTC P Signature Plans to GTC P Optimum Plans

Who is eligible

- If your GTC P Signature Plan renews between 1 Nov 2025 and 31 Oct 2026, you may switch to GTC P Optimum Plan
- You have up to 6 months from your policy renewal date to make this change

Example

- If your GTC P Signature Plan renews on 1 Mar 2026, you can switch to GTC P Optimum Plan anytime between 1 Mar 2026 and 1 Sep 2026

GTC P Signature & GTC P Optimum Plans Summary

	GTC P Signature	GTC P Optimum
Access to Panel Specialist	<ul style="list-style-type: none"> 800+ Private Panel Specialists 	<ul style="list-style-type: none"> 800+ Private Panel Specialists
Access to Medical Institutions	<ul style="list-style-type: none"> Private Hospitals / Day Surgery Centres / Restructured Hospitals 	<ul style="list-style-type: none"> Private Hospitals / Day Surgery Centres / Restructured Hospitals
Deductible & Co-Insurance Coverage (for Restructured Hospital)	<ul style="list-style-type: none"> 95% of Deductible & Co-Insurance of 5%^ 	<ul style="list-style-type: none"> 95% of Deductible & Co-Insurance of 5%^
Deductible & Co-Insurance Coverage (for Private Panel Specialists)	<ul style="list-style-type: none"> 95% of Deductible & Co-Insurance of 5%^ 	<ul style="list-style-type: none"> NO Coverage for Deductible Co-Insurance of 5%^
Deductible & Co-Insurance Coverage (for Private Non-Panel Specialists)	<ul style="list-style-type: none"> NO coverage for Deductible Co-Insurance of 5%^ 	<ul style="list-style-type: none"> NO coverage for Deductible Co-Insurance of 5%^
Loss Limit# (for Restructured Hospital)	<ul style="list-style-type: none"> \$3k per policy year 	<ul style="list-style-type: none"> \$3k per policy year
Loss Limit# (for Private Panel Specialists)	<ul style="list-style-type: none"> \$3k per policy year 	<ul style="list-style-type: none"> \$6.5k per policy year
Claims Adjusted Pricing (CAP)*	<ul style="list-style-type: none"> Subject to CAP 	<ul style="list-style-type: none"> Not Subject to CAP
Premiums	<ul style="list-style-type: none"> Higher Premiums 	<ul style="list-style-type: none"> Affordable Premiums
Propositions	<ul style="list-style-type: none"> Comprehensive low out-of-pocket expenses with Private Panel Specialists 	<ul style="list-style-type: none"> Budget friendly plan for Private Hospital Coverage

* Claims-Adjusted Pricing (CAP) framework is applicable for GREAT TotalCare P Signature. This framework allows you to decide on your preferred treatment provider, where such personal claims experience during the Assessment Period will determine your renewal premium rates for your supplementary plan

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. No Loss Limit for Private Non-Panel Specialists

^ 5% of the expenses after Deductible (where applicable)

GTC P Signature & GTC P Optimum Plans - Small Bill Example

Basic Plan: GREAT SupremeHealth P Plus (GSH P Plus)				
Out-of-Pocket	Deductible + Co-Insurance			
\$10,000 Bill	\$3,500 + \$650 = \$4,150			
Supplementary Plan: GREAT TotalCare				
	GTC P Signature		GTC P Optimum	
	Private Panel Specialist	Private Non-Panel Specialist	Private Panel Specialist	Private Non-Panel Specialist
Out-of-Pocket	<ul style="list-style-type: none"> 5% of Deductible & Co-Insurance of 5%^ Loss Limit# \$3,000 	<ul style="list-style-type: none"> 100% of Deductible & Co-Insurance of 5%^ No Loss Limit# 	<ul style="list-style-type: none"> 100% of Deductible & Co-Insurance of 5%^ Loss Limit# \$6,500 	<ul style="list-style-type: none"> 100% of Deductible & Co-Insurance of 5%^ No Loss Limit#
\$10,000 Bill	\$175 + \$325 = \$500	\$3,500 + \$325 = \$3,825	\$3,500 + \$325 = \$3,825	\$3,500 + \$325 = \$3,825
Premiums* 40 Age	<ul style="list-style-type: none"> GSH P Plus (without MSHL premium) = \$680 GTC P Signature = \$1,784 Total Premiums = \$2,464 		<ul style="list-style-type: none"> GSH P Plus (without MSHL premium) = \$680 GTC P Optimum = \$494 Total Premiums = \$1,175 	
Premiums From Age 40 to 80	Total Premiums = \$491,506		Total Premiums = \$248,660	

* Premiums at renewal are based on Age Next Birthday and for renewing GSH and GTC policies from 1 Nov 2025.

Premiums include 9% GST and exclude MediShield Life premiums.

GREAT TotalCare P Signature premiums exclude Claims-Adjusted Pricing discount or loading.

Actual figures will vary as future premiums are non-guaranteed and subject to revision.

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. No Loss Limit for Private Non-Panel Specialists

^ 5% of the expenses after Deductible (where applicable)

Information is correct as at 4 Feb 2026

GTC P Signature & GTC P Optimum Plans - Large Bill Example

	Basic Plan: GREAT SupremeHealth P Plus (GSH P Plus)			
Out-of-Pocket	Deductible + Co-Insurance			
\$100,000 Bill	\$3,500 + \$9,650 = \$13,150			
	Supplementary Plan: GREAT TotalCare			
	GTC P Signature		GTC P Optimum	
	Private Panel Specialist	Private Non-Panel Specialist	Private Panel Specialist	Private Non-Panel Specialist
Out-of-Pocket	<ul style="list-style-type: none"> 5% of Deductible & Co-Insurance of 5%^ Loss Limit# \$3,000 	<ul style="list-style-type: none"> 100% of Deductible & Co-Insurance of 5%^ No Loss Limit# 	<ul style="list-style-type: none"> 100% of Deductible & Co-Insurance of 5%^ Loss Limit# \$6,500 	<ul style="list-style-type: none"> 100% of Deductible & Co-Insurance of 5%^ No Loss Limit#
\$100,000 Bill	\$175 + \$4,825 = \$5,000 Loss Limit = \$3,000	\$3,500 + \$4,825 = \$8,325	\$3,500 + \$4,825 = \$8,325 Loss Limit = \$6,500	\$3,500 + \$4,825 = \$8,325
Premiums* 40 Age	<ul style="list-style-type: none"> GSH P Plus (without MSHL premium) = \$680 GTC P Signature = \$1,784 Total Premiums = \$2,464 		<ul style="list-style-type: none"> GSH P Plus (without MSHL premium) = \$680 GTC P Optimum = \$494 Total Premiums = \$1,175 	
Premiums From Age 40 to 80	Total Premiums = \$491,506		Total Premiums = \$248,660	

* Premiums at renewal are based on Age Next Birthday and for renewing GSH and GTC policies from 1 Nov 2025.

Premiums include 9% GST and exclude MediShield Life premiums.

GREAT TotalCare P Signature premiums exclude Claims-Adjusted Pricing discount or loading.

Actual figures will vary as future premiums are non-guaranteed and subject to revision.

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. No Loss Limit for Private Non-Panel Specialists

^ 5% of the expenses after Deductible (where applicable)

Information is correct as at 4 Feb 2026

GREAT TotalCare Benefits & Features (1/6)

Plan Type		P SIGNATURE	P OPTIMUM
Hospital / Ward Class Entitlement		Private & Restructured Hospitals	
Deductible incurred under the Life Assured's corresponding GREAT SupremeHealth plan	At Restructured Hospital ^[1]	Covers 95% of Deductible	
	At Panel Provider	Covers 95% of Deductible	Not Applicable
	At Non-Panel Provider	Not Applicable	
Co-insurance incurred under the Life Assured's corresponding GREAT SupremeHealth plan		Covers 50% of Co-insurance	
Loss Limit (per Period of Insurance), applicable to amount of Deductible, Co-insurance and Co-payment incurred	At Restructured Hospital ^[1]	\$3,000	\$3,000
	At Panel Provider		\$6,500
	At Non-Panel Provider	Not Applicable	

NOTES:

^[1] Also includes government-funded Community Hospital / Inpatient Palliative Care Institution.

GREAT TotalCare Benefits & Features (2/6)

Plan Type		P SIGNATURE	P OPTIMUM
Hospital / Ward Class Entitlement		Private & Restructured Hospitals	
SPECIAL BENEFITS		BENEFIT LIMIT	
Excess Expenses ^[2] - Outpatient Cancer Drug Treatment on the Cancer Drug List (per month)	Life Assured receiving treatment for one primary cancer	15x (MediShield Life's limit for one primary cancer) ^[3]	15x (MediShield Life's limit for one primary cancer) ^[3]
	Life Assured receiving treatment for Multiple Primary Cancers ^[4]	Sum of the highest cancer drug treatment limit ^[5] among the claimable treatments received for each primary cancer ^[3]	Sum of the highest cancer drug treatment limit ^[5] among the claimable treatments received for each primary cancer ^[3]

NOTES:

^[2] For the avoidance of doubt, benefit limit stated for GREAT TotalCare is in addition to benefit limit of the Main Plan. If GREAT TotalCare is attached to GREAT SupremeHealth Plan Type P PLUS and no benefit is payable under the GREAT SupremeHealth plan as the GREAT SupremeHealth plan's benefit limit has been exhausted, the expenses incurred will be subject to Co-payment to be borne by the Policyholder before any benefit is payable under GREAT TotalCare.

^[3] 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). The Ministry of Health of Singapore may update the Cancer Drug List from time to time. The revised list will be applicable to the outpatient cancer drug treatment which is administered on and from the effective date of the revised list.

^[4] Defined as two or more cancers arising from different sites and/or are of a different histology or morphology group. The benefit limits for patients receiving treatment for Multiple Primary Cancers are accorded on an application basis; doctors are to send the application form to Ministry of Health of Singapore and the Company for assessment of MediShield Life and GREAT TotalCare coverage respectively.

^[5] This benefit limit is based on 15x MediShield Life's limit for the specific cancer drug treatment.

GREAT TotalCare Benefits & Features (3/6)

Plan Type		P SIGNATURE	P OPTIMUM
Hospital / Ward Class Entitlement		Private & Restructured Hospitals	
SPECIAL BENEFITS		BENEFIT LIMIT	
Outpatient Cancer Drug Treatment not on the Cancer Drug List for the following Classes ^[6] :		\$ 200,000	\$ 200,000
<ul style="list-style-type: none"> ▪ Class A ▪ Class B ▪ Class C ▪ Class D ▪ Class E (per Period of Insurance)		Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Excess Expenses ^[2] - Outpatient Cancer Drug Services (per Period of Insurance)	Life Assured receiving treatment for one primary cancer	15x (MediShield Life's limit for one primary cancer) ^[8]	15x (MediShield Life's limit for one primary cancer) ^[8]
	Life Assured receiving treatment for Multiple Primary Cancers ^[4]	15x (MediShield Life's limit for Multiple Primary Cancers) ^[8]	15x (MediShield Life's limit for Multiple Primary Cancers) ^[8]

NOTES:

^[6] Refer to the "Non-CDL Classification Framework" by Life Insurance Association for the classification of cancer drug treatments that are not on the Cancer Drug List (www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf). The Life Insurance Association may update this from time to time.

^[7] 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.

^[8] The MediShield Life's limit for cancer drug services for Multiple Primary Cancers will be double that of the MediShield Life's Limit for one primary cancer, if the patient had received treatment for Multiple Primary Cancers at any point within the Period of Insurance. For the latest MediShield Life's limit for Cancer Drug Services, refer to "Cancer Drug Services" under the MediShield Life Benefits on the Ministry of Health of Singapore's website (go.gov.sg/mshlbenefits). The Ministry of Health of Singapore may update this from time to time. The revised limit will be applicable to the outpatient cancer drug services which were provided within the Period of Insurance of the revised limit.

GREAT TotalCare Benefits & Features (4/6)

Plan Type	P SIGNATURE	P OPTIMUM
Hospital / Ward Class Entitlement	Private & Restructured Hospitals	
SPECIAL BENEFITS	BENEFIT LIMIT	
Extended Cell, Tissue and Gene Therapy Benefit (per treatment, limited to one treatment per indication per Lifetime) ^[9]	\$100,000	\$100,000
	Subject to 10% Co-payment to be borne by the Policyholder ^[7]	
Additional Outpatient Cancer Support (per Period of Insurance)	\$ 10,000	\$ 10,000
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Post-Stroke Outpatient Care Support (per Period of Insurance)	\$2,000	\$2,000
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Emergency Accidental Outpatient Treatment (per Course of Treatment)	\$ 2,000	\$ 2,000
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Ambulance Services (per Course of Treatment)	\$ 250	\$ 250
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	

NOTES:

^[9] 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.

GREAT TotalCare Benefits & Features (5/6)

Plan Type	P SIGNATURE	P OPTIMUM
Hospital / Ward Class Entitlement	Private & Restructured Hospitals	
SPECIAL BENEFITS	BENEFIT LIMIT	
Home Health Care Benefit (up to \$350 per day, within 180 days from Hospital discharge) ^[10] (per Period of Insurance)	\$ 10,000	\$ 10,000
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Post-Hospital Follow-up Traditional Chinese Medicine Treatment ^[11] (within 180 days from Hospital discharge) (per Period of Insurance)	\$ 6,000	\$ 6,000
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Medical Aids (per Period of Insurance)	\$ 3,000	\$ 3,000
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	
Companion Accommodation Benefit ^[12] (up to 10 days per Hospitalisation)	\$ 80 per day	\$ 80 per day
	Subject to 5% Co-payment to be borne by the Policyholder ^[7]	

NOTES:

^[10] 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.

^[11] 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.

^[12] 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.

GREAT TotalCare Benefits & Features (6/6)

Plan Type	P SIGNATURE	P OPTIMUM
Hospital / Ward Class Entitlement	Private & Restructured Hospitals	
LIMITS ON BENEFIT PAYABLE		
Annual Benefit Limit	\$ 400,000	\$ 400,000
Lifetime Benefit Limit	Unlimited	Unlimited
CLAIMS-ADJUSTED PRICING		
Claims-Adjusted Pricing	Applicable	Not Applicable

GREAT TotalCare Premium Rates (1/6)

Age Next Birthday (ANB)	GREAT TotalCare Annual Premiums (S\$)	
	P SIGNATURE	P OPTIMUM
1	1,686.23	391.31
2	1,686.23	391.31
3	1,686.23	391.31
4	1,452.97	391.31
5	1,452.97	391.31
6	1,452.97	356.43
7	1,452.97	356.43
8	1,452.97	356.43
9	1,452.97	356.43
10	1,452.97	356.43
11	1,452.97	356.43
12	1,452.97	356.43
13	1,452.97	356.43
14	1,452.97	356.43
15	1,452.97	356.43
16	1,452.97	356.43
17	1,452.97	356.43
18	1,452.97	356.43
19	1,452.97	356.43
20	1,452.97	356.43

GREAT TotalCare Premium Rates (2/6)

Age Next Birthday (ANB)	GREAT TotalCare Annual Premiums (\$\$)	
	P SIGNATURE	P OPTIMUM
21	1,529.27	361.88
22	1,529.27	361.88
23	1,529.27	361.88
24	1,529.27	361.88
25	1,529.27	361.88
26	1,541.26	361.88
27	1,541.26	361.88
28	1,541.26	361.88
29	1,541.26	361.88
30	1,541.26	361.88
31	1,612.11	409.84
32	1,612.11	409.84
33	1,612.11	409.84
34	1,612.11	409.84
35	1,612.11	409.84
36	1,784.33	494.86
37	1,784.33	494.86
38	1,784.33	494.86
39	1,784.33	494.86
40	1,784.33	494.86

GREAT TotalCare Premium Rates (3/6)

Age Next Birthday (ANB)	GREAT TotalCare Annual Premiums (S\$)	
	P SIGNATURE	P OPTIMUM
41	2,599.65	607.13
42	2,599.65	607.13
43	2,599.65	607.13
44	2,599.65	607.13
45	2,599.65	607.13
46	2,925.56	770.63
47	2,925.56	770.63
48	2,925.56	770.63
49	2,925.56	770.63
50	2,925.56	770.63
51	4,025.37	1,059.48
52	4,025.37	1,059.48
53	4,025.37	1,059.48
54	4,025.37	1,059.48
55	4,025.37	1,059.48
56	5,548.10	1,420.27
57	5,548.10	1,420.27
58	5,548.10	1,420.27
59	5,548.10	1,420.27
60	5,548.10	1,420.27

GREAT TotalCare Premium Rates (4/6)

Age Next Birthday (ANB)	GREAT TotalCare Annual Premiums (S\$)	
	P SIGNATURE	P OPTIMUM
61	7,814.21	1,689.50
62	7,814.21	1,689.50
63	7,814.21	1,689.50
64	8,608.82	1,927.12
65	8,608.82	1,927.12
66	10,405.14	2,210.52
67	10,405.14	2,210.52
68	10,405.14	2,210.52
69	11,259.70	2,487.38
70	11,259.70	2,487.38
71	12,782.43	2,791.49
72	12,782.43	2,791.49
73	12,782.43	2,791.49
74	14,290.99	3,118.49
75	14,290.99	3,118.49
76*	15,118.30	3,477.10
77*	15,118.30	3,477.10
78*	15,118.30	3,477.10
79*	15,979.40	3,857.51
80*	15,979.40	3,857.51

GREAT TotalCare Premium Rates (5/6)

Age Next Birthday (ANB)	GREAT TotalCare Annual Premiums (S\$)	
	P SIGNATURE	P OPTIMUM
81*	16,877.56	4,264.08
82*	16,877.56	4,264.08
83*	16,877.56	4,264.08
84*	17,398.58	4,633.59
85*	17,398.58	4,633.59
86*	18,700.04	4,886.47
87*	18,700.04	4,886.47
88*	18,700.04	4,886.47
89*	20,198.79	5,229.82
90*	20,198.79	5,229.82
91*	20,644.60	5,458.72
92*	20,644.60	5,458.72
93*	20,644.60	5,458.72
94*	21,319.31	5,649.47
95*	21,319.31	5,649.47
96*	21,888.29	5,768.28
97*	21,888.29	5,768.28
98*	21,888.29	5,768.28
99*	22,648.02	5,871.83
100*	22,648.02	5,871.83

GREAT TotalCare Premium Rates (6/6)

Age Next Birthday (ANB)	GREAT TotalCare Annual Premiums (S\$)	
	P SIGNATURE	P OPTIMUM
>100*	22,648.02	5,871.83
Total (ANB 1-100)@	773,686.36	191,921.75

NOTES:

* Premium rates from age 76 onwards apply for renewal only.

@ This an estimate of the total premiums (summed from ANB 1 to 100) that you have to pay over your lifetime for your respective GREAT TotalCare Plan Type. These premiums are not guaranteed and may be revised.

1. Premium rates are inclusive of prevailing rate of GST. The prevailing rate of GST is subject to change.
2. A 10% Child Discount will be given on the first policy year's premium (before GST) for a child up to and including age 18 years next birthday provided one parent who is the Policyholder is insured under a GREAT TotalCare plan.
3. A 20% first year premium discount will be given to new GREAT TotalCare P SIGNATURE policy issued under 'Standard Life' basis.
4. Monthly Premiums are calculated by multiplying annual premiums with factor 0.08583 (Actual Premiums charged may be different due to rounding).



Thank You