

# GREAT CARESHIELD

Enhanced disability coverage with payouts, up to a lifetime



**20% off  
premiums  
throughout  
your coverage!**

T&Cs apply.

# #Lifeproof your disability coverage with payouts, up to a lifetime

Disability – due to accidents or medical conditions – is real and can happen to anyone regardless of age and lifestyle. Besides lifestyle disruption, disability entails potentially high medical and caregiving expenses, which may be long term whilst you recover.

**GREAT CareShield** supplements your CareShield Life's starting monthly payouts of S\$600 in 2020 that increases over time. Your supplementary coverage starts early with additional monthly payouts<sup>1</sup> and a lump sum Initial Benefit<sup>2</sup> upon the inability to perform just one out of the six Activities of Daily Living<sup>3</sup> (ADLs).

In addition, receive extra monthly payouts from our Caregiver Benefit<sup>4</sup> and Dependant Care Benefit<sup>5</sup> if you are unable to perform two or more ADLs.

What's more, GREAT CareShield can be fully payable using your MediSave funds<sup>6</sup> to start your disability coverage with lower premiums whilst you are still young.

## Why should you consider this plan?



### Disability financial support starts from the inability to perform 1 ADL

Receive monthly payouts and a lump sum Initial Benefit<sup>2</sup> up to S\$15,000. The Initial Benefit may be payable again upon future occurrence of disability from a different or unrelated cause. Your future premiums<sup>7</sup> are also waived to better support your finances.



### Additional cash benefits for your loved ones to support your recovery

Upon the inability to perform at least 2 ADLs, GREAT CareShield extends additional financial support, whether for a full-time caregiver, alternative care arrangements or other medical care, by providing additional monthly payouts of Caregiver Benefit<sup>4</sup> and Dependant Care Benefit<sup>5</sup>.



### Utilise your MediSave funds for enhanced coverage

Get disability coverage with no additional cash premium top-ups as GREAT CareShield can be paid with your MediSave funds, up to a limit of S\$600 per calendar year per insured person.

Under GREAT CareShield, all benefits and payouts are in addition to the national CareShield Life scheme so you will receive maximum financial support when you need it most.

<sup>1</sup> Subject to Deferment Period. Payouts of Monthly Benefit are payable for as long as the Life Assured suffers from the applicable number of disabilities, up to a lifetime.

<sup>2</sup> The Initial Benefit is a lump sum payment equivalent to 3 times of the Monthly Benefit. In the event the Life Assured fully recovers from the disability, the Initial Benefit may be paid again for subsequent episodes of inability to perform at least 1ADL. However, it is not payable if such subsequent disabilities arise from or are related to the cause of disability(ies) for which there was a previous claim for Initial Benefit.

<sup>3</sup> Activities of Daily Living (ADLs) are: washing, toileting, dressing, feeding, walking or moving around and transferring.

<sup>4</sup> Subject to Deferment Period and payable for up to a maximum of 12 months (whether consecutive or not) per Policy Term.

<sup>5</sup> Applicable if the Life Assured has a Child who is below 22 years old (age last birthday) as at the Claim Date; subject to Deferment Period and payable for up to a maximum of 48 months (whether consecutive or not) per Policy Term.

<sup>6</sup> Subject to cap of S\$600 per calendar year per insured person.

<sup>7</sup> Subject to Deferment Period, and for as long as he continues to suffer from the disability.

# How GREAT CareShield enhances your disability coverage



## Mike

is a 30-year-old dispatch rider, married with a child. He decides to supplement his CareShield Life plan with **GREAT CareShield** for additional disability protection of up to S\$1,500 Monthly Benefit. He receives a 20% premium discount throughout his coverage and pays an annual premium of S\$579.

### Scenario 1

Unable to perform **one ADL**<sup>3</sup>.

AGE  
32

Mike suffers a mild stroke and is certified as unable to perform **one ADL**<sup>3</sup>.

He receives a lump sum Initial Benefit<sup>2</sup> of **S\$4,500**.

He also receives a Monthly Benefit<sup>1</sup> of **S\$750**.

#### Premium Waiver<sup>7</sup>

Premiums are waived during the period of disability

AGE  
47

Mike would have received a total payout of **S\$139,500** in 15 years. He will continue to receive the benefits as long as he remains disabled.



### Scenario 2

Unable to perform **two ADLs**<sup>3</sup>.

AGE  
32

Mike gets into a car accident and loses the ability to walk and feed himself.

He receives a lump sum Initial Benefit<sup>2</sup> of **S\$4,500**.

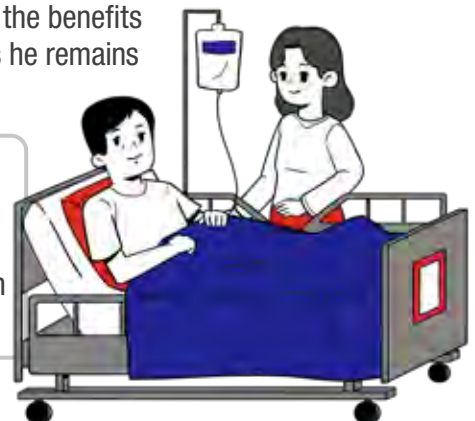
He also receives a Monthly Benefit<sup>1</sup> of **S\$1,500**, Monthly Caregiver Benefit<sup>4</sup> of **S\$900** and Monthly Dependant Benefit<sup>5</sup> of **S\$450**.

#### Premium Waiver<sup>7</sup>

Premiums are waived during the period of disability

AGE  
47

Mike would have received a total payout of **S\$306,900** in 15 years. He will continue to receive the benefits as long as he remains disabled.



If Mike loses the ability to perform three or more ADLs<sup>3</sup>, he will receive **additional payouts** from his CareShield Life plan.

## Table of Benefits

Plan Type	GREAT CareShield
<b>Selectable Monthly Benefit</b>	Minimum: S\$300 / Maximum: S\$5,000 (in multiples of S\$100)
<b>Initial Benefit<sup>2</sup></b>	One lump sum of 3 times the Monthly Benefit payable upon inability to perform only 1 ADL
<b>Monthly Benefit<sup>1</sup></b>	50% of Monthly Benefit payable upon inability to perform only 1 ADL 100% of Monthly Benefit payable upon inability to perform at least 2 ADLs
<b>Caregiver Benefit<sup>4</sup></b>	60% of Monthly Benefit payable upon inability to perform at least 2 ADLs, for up to 12 months
<b>Dependant Care Benefit<sup>5</sup></b>	30% of Monthly Benefit payable upon inability to perform at least 2 ADLs, for up to 48 months
<b>Waiver of Premium<sup>7</sup></b>	Premiums are waived upon inability to perform at least 1 ADL
<b>Policy Term</b>	Lifetime
<b>Premium Type</b>	Level premium <sup>8</sup> based on age last birthday at entry
<b>Premium Payment Term</b>	Entry age 30 to 47 – Up to and including the Policy Anniversary when the Life Assured is 67 or 95 (age last birthday)  Entry age 48 to 64 – Up to and including the Policy Anniversary when the Life Assured is 95 (age last birthday) or 20 Years

<sup>8</sup> Premium rates are not guaranteed and they may be adjusted from time to time based on future experience.

# #Lifeproof your disability coverage with payouts, up to a lifetime

Start a conversation with your Great Eastern Financial Representative today and learn how you can enhance your disability coverage now while you are in your prime.

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## Notes and Disclaimers

All ages specified refer to age last birthday.

Figures illustrated are rounded down to the nearest dollar.

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

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.

GREAT CareShield can be purchased by CareShield Life or ElderShield policyholders. All Supplements are regulated under the CareShield Life and Long-Term Care Act 2019.

This is only product information provided by us. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

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 22 December 2022.

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 **Great Eastern**  
A member of the OCBC Group