

SUPREME HEALTH STANDARD PLAN

The essential life-long solution to your hospitalisation needs



Great is receiving the quality care you deserve

Everyone deserves proper care in times of need and Great Eastern's Supreme Health Standard Plan allows for you to receive just that. If there's ever a need for urgent medical attention or hospitalisation, Supreme Health Standard Plan lets you focus on your recovery instead of worrying about the financial strain on your family. With its comprehensive medical coverage and affordable premiums, you'll be able to recuperate while we take care of your hospital bills.

Having the essential solution to your hospitalisation needs

Supreme Health Standard Plan is a Medisave-approved Integrated Shield Plan that reimburses the eligible hospitalisation and surgical expenses of your hospital bills in Class B1 ward in Restructured Hospitals up to the bill limits of the plan.

This plan provides lifetime coverage and renewability is guaranteed even when you have made claims against the plan.

Key Benefits

Enjoy hospitalisation & surgical coverage at affordable premiums

Supreme Health Standard Plan provides coverage for treatment in Class B1 wards in Restructured Hospitals at affordable premiums. The premium is only S\$6.38* a day, even for one who is 85 age next birthday¹.

Fully payable using Medisave up to 85 age next birthday¹

The MediShield Life premium portion will be fully payable by Medisave. The Medisave account can also be used to pay for additional private insurance coverage premiums, up to the Additional Withdrawal Limits. Supreme Health Standard Plan can be fully paid using Medisave up to 85 age next birthday¹.

Higher bill limit reimbursement for enhanced coverage

Supreme Health Standard Plan is designed with benefits up to the indicated bill limits by the Ministry Of Health for treatment in Class B1 wards in Restructured Hospitals. The bill limits would be higher than MediShield Life for one to cover the expenses in a Class B1 ward in Restructured Hospitals.

Enhanced coverage by adding Total Health Silver plan²

Total Health Silver plan² can be purchased to cover the Deductible and Co-insurance portions incurred under Great Eastern Supreme Health Standard Plan, giving you greater peace of mind.

Besides covering the Deductible and Co-insurance, Total Health Silver plan² also provides Special Benefits such as Get Well Benefit, Parent Accommodation with Child, Confinement in an Inpatient Hospice Care Institution, to name a few. These Special Benefits help with extra coverage beyond the expenses incurred by the Life Assured during hospitalisation.

In addition, you have the option of adding on a Total Health Plus rider² to your Total Health Silver plan² to give you greater assurance while you travel overseas.

CHOOSE SUPREME HEALTH TO ENHANCE YOUR MEDISHIELD LIFE COVERAGE

5Cs for your enhanced coverage with Supreme Health:



CHOICE OF WARD AND HOSPITAL

Supreme Health Standard Plan complements MediShield Life by providing the option of a higher Class of B1 ward in Restructured Hospitals.



CHOICE OF DOCTORS AND SPECIALISTS

Seek consultation from your preferred doctors and specialists.



CHOICE OF HIGHER AND ADDITIONAL BENEFITS

Supreme Health Standard Plan offers higher benefit limits up to Class B1 wards to cover your hospital bills more adequately.



CHOICE OF TOTAL COVERAGE

With Great Eastern's Total Health Silver plan², an add-on to our Supreme Health Standard Plan, your hospitalisation coverage is enhanced as Total Health Silver plan² will cover the Deductible and Co-insurance portion. Extend your protection with the option to cover overseas medical treatment with Total Health Plus rider².



CHOICE TO RECEIVE PROFESSIONAL ADVICE AND SERVICES

Your Great Eastern distribution representative is professionally trained to offer advice and services for your insurance and healthcare needs.

Supreme Health Standard Plan Benefits Table

| Limits On Expenses (All Amounts In S\$) | | | |
|---|---|--|--|
| Plan Type | | Supreme Health Standard Plan | |
| Hospital / Ward Class Entitlement up to Bill Limit Reimbursement | | Restructured Hospitals, Class B1 Wards | |
| Expense Item | | Bill Limit (Inclusive of MediShield Life) | |
| 1. Inpatient Benefits | | | |
| Daily Room & Board & Related Medical Services ³ | | S\$1,700 per day | |
| Intensive Care Unit & Related Medical Services ³ | | S\$2,900 per day | |
| Confinement in Community Hospital | | S\$650 per day | |
| Psychiatric Treatment ⁴ | | S\$500 per day | |
| Surgery (as listed in the relevant Surgery Limits Table) | | | |
| Table 1 | | S\$590 per surgery | |
| Table 2 | | S\$1,670 per surgery | |
| Table 3 | | S\$3,290 per surgery | |
| Table 4 | | S\$4,990 per surgery | |
| Table 5 | | S\$8,760 per surgery | |
| Table 6 | | S\$11,670 per surgery | |
| Table 7 | | S\$16,720 per surgery | |
| Surgical Implants / Approved Medical Consumables | | S\$9,800 per admission | |
| Radiosurgery | | S\$9,600 per procedure | |
| 2. Outpatient Benefits | | | |
| Kidney Dialysis Treatment | | S\$2,750 per month | |
| Cancer Treatment | | | |
| Chemotherapy | | S\$5,200 per month | |
| External or Superficial Radiotherapy | | S\$550 per treatment session | |
| Brachytherapy with or without External Radiotherapy | | S\$1,100 per treatment session | |
| Stereotactic Radiotherapy | | S\$1,800 per treatment session | |
| Immunosuppressant Drugs Prescribed for Treatment of Organ Transplants | | S\$1,200 per month | |
| Erythropoietin and Other Drugs for Chronic Kidney Failure | | S\$450 per month | |
| Pro-ration Factor | | | |
| Citizenship Status | Singaporean Citizen | | Singapore Permanent Resident |
| Inpatient charges in Private Hospitals / private Community Hospitals | 50% | | 50% |
| Inpatient charges in Restructured Hospitals – Class A ward / Government funded Community Hospitals – Class A ward | 80% | | 80% |
| Inpatient charges in Restructured Hospitals – Class B1 ward / Government Community Hospitals – Class B1 ward | N.A. | | 90% |
| Short-stay ward charges in Private Hospitals | 50% | | 50% |
| Outpatient charges in Private Hospitals / private medical clinics ⁵ | 65% | | 65% |
| Day surgery charges in Private Hospitals / private medical clinics ⁵ | 65% | | 65% |
| Deductible⁶ | | | |
| Per Period of Insurance | Private Hospitals / Private Community Hospitals (Inpatient Treatment) | Restructured Hospitals / Government-funded Community Hospitals (Inpatient Treatment) | Short-stay ward and day surgery |
| Up to and including age 80 years next birthday on Renewal Date | All ward types: S\$2,500 | Class A - S\$2,500 Class B1 - S\$2,500 Class B2+/B2 - S\$2,000 Class C - S\$1,500 | Subsidised: S\$1,500 Non-subsidised: S\$2,000 |
| Following age 80 years next birthday on the Renewal Date | All ward types: S\$3,000 | Class A - S\$3,000 Class B1 - S\$3,000 Class B2+/B2 - S\$3,000 Class C - S\$2,000 | Subsidised: S\$3,000 Non-subsidised: S\$3,000 |
| Co-insurance | | | |
| Co-insurance | | 10% | |
| Limits on benefits payable | | | |
| Annual Benefit Limit | | S\$150,000 | |
| Lifetime Benefit Limit | | Unlimited | |
| Maximum Coverage Age | | Lifetime | |

Supreme Health Standard Plan Premium Rates (Annual)

| Age Band | Total Premiums (S\$) | MediShield Life Premiums (S\$) (Fully Payable by MediSave ⁷) | Additional Private Insurance Coverage | | |
|----------|----------------------|---|---------------------------------------|---|-------------------|
| | | | Premiums (S\$) | Additional Withdrawal Limits ⁸ (S\$) | Cash Outlay (S\$) |
| 1 - 18 | 157 | 130 | 27 | 300 | 0 |
| 19 - 20 | 163 | 130 | 33 | | |
| 21 - 30 | 228 | 195 | 33 | | |
| 31 - 40 | 358 | 310 | 48 | | |
| 41 - 50 | 511 | 435 | 76 | 600 | |
| 51 - 55 | 732 | 630 | 102 | | |
| 56 - 60 | 732 | 630 | 102 | | |
| 61 - 65 | 962 | 755 | 207 | | |
| 66 - 70 | 1,144 | 815 | 329 | | |
| 71 - 73 | 1,410 | 885 | 525 | 900 | |
| 74 - 75 | 1,573 | 975 | 598 | | |
| 76 - 78 | 1,773 | 1,130 | 643 | | |
| 79 - 80 | 1,861 | 1,175 | 686 | | |
| 81 - 83 | 1,968 | 1,250 | 718 | | |
| 84 - 85 | 2,328 | 1,430 | 898 | | |
| 86 - 88 | 2,619 | 1,500 | 1,119 | | 219 |
| 89 - 90 | 2,667 | 1,500 | 1,167 | | 267 |
| 91 - 93 | 2,790 | 1,530 | 1,260 | | 360 |
| 94 - 95 | 2,855 | 1,530 | 1,325 | | 425 |
| 96 - 98 | 3,122 | 1,530 | 1,592 | 692 | |
| 99 - 100 | 3,194 | 1,530 | 1,664 | 764 | |
| > 100 | 3,373 | 1,530 | 1,843 | 943 | |

Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change.

Total Health Silver Premium Rates (Annual)⁹

| Age Band | Premiums (S\$) |
|----------|----------------|
| 1 - 18 | 146 |
| 19 - 20 | 163 |
| 21 - 30 | 163 |
| 31 - 40 | 201 |
| 41 - 50 | 215 |
| 51 - 55 | 279 |
| 56 - 60 | 380 |
| 61 - 65 | 501 |
| 66 - 70 | 655 |
| 71 - 73 | 854 |
| 74 - 75 | 854 |

Total Health Plus Premium Rates (Annual)⁹

| Age Band | Essential (S\$) | Advance (S\$) |
|----------|-----------------|---------------|
| 1 - 18 | 68.26 | 227.26 |
| 19 - 20 | 103.50 | 327.75 |
| 21 - 30 | 103.50 | 327.75 |
| 31 - 40 | 108.74 | 378 |
| 41 - 50 | 121.50 | 459 |
| 51 - 55 | 186.75 | 614.25 |
| 56 - 60 | 234.75 | 739.51 |
| 61 - 65 | 332.99 | 1,032 |
| 66 - 70 | 459.76 | 1,272.75 |
| 71 - 73 | 649.50 | 1,786.50 |
| 74 - 75 | 649.50 | 1,786.50 |

Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change.

Footnotes:

- * Premium is calculated using current annual premium of S\$2,328 (excluding any health loading and subsidies) divided by 365 days (for illustration only).
- ¹ Based on current premium for the additional private insurance coverage, prevailing Additional Withdrawal Limits and prevailing rate of GST.
- ² Refer to Great Eastern's website for more information regarding Total Health and Total Health Plus rider.
Total Health and Total Health Plus rider are not Medisave-approved Integrated Shield Plans and premiums are not payable using Medisave.
Total Health is designed to complement the benefits offered under Supreme Health.
Total Health Plus is a rider that can only be attached to Total Health to extend medical coverage worldwide. The level of coverage depends on the Supreme Health plan type.
- ³ Related Medical Services include related Miscellaneous Hospital Services, Daily In-Hospital Medical Doctor's Visit and Examinations and Laboratory Tests.
- ⁴ Claimable up to 35 days per Period of Insurance.
- ⁵ Refers to private sector outpatient clinics.
- ⁶ Does not apply to Expenses incurred by the Life Assured on an outpatient basis: for Kidney Dialysis Treatment, Cancer Treatment, Erythropoietin and Other Drugs for Chronic Kidney Failure and Immunosuppressant Drugs Prescribed for Treatment of Organ Transplants.
- ⁷ Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The Net MediShield Life Premium Payable after accounting for these is fully payable by Medisave.
- ⁸ Subject to the prevailing rule by Ministry of Health.
- ⁹ Monthly premiums are generated by multiplying annual premiums with factor 0.08583. Actual premium may differ due to rounding.

Start a conversation with your Great Eastern distribution representative today.

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There is no maximum entry age for Supreme Health Standard Plan, however maximum entry age for Total Health Plan is age 75 years next birthday. For Life Assured age 75 years and above, please refer to the product summary for the renewal premium rate.

All premium rates are inclusive of 7% GST. Premium rates are not guaranteed and may be adjusted based on future experience. Age stipulated refers to age at next birthday.

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.

It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost.

These plans are protected under the Policy Owner's 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).

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

Information correct as at 25 April 2016.

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