

# GREAT SUPREMEHEALTH

One solution for all your hospitalisation needs, for life



## GREAT is having one health solution to meet all your hospitalisation needs.

Having adequate health insurance is an important first step in protecting your finances should unexpected health issues occur. MediShield Life, offered by the Ministry of Health, is a basic health insurance plan that protects against large hospital bills for life. However, with the advancement of medical expertise and rising healthcare costs, basic coverage may not be sufficient to fully cover the medical treatments and financial help you may need.

Regardless of your life stage, you and your family can now enhance your basic health coverage with GREAT SupremeHealth, a Private Integrated Shield Plan (IP) to provide higher coverage against pre and post hospitalisation expenses. Bundled with GREAT TotalCare, you can manage your hospitalisation bill with greater assurance as it covers up to 95% of your total hospitalisation bill.

What's more, our Health Connect call-in service helps you find a specialist, obtain pre-authorisation for your hospital stay and settle your claims directly with the hospital.

With Great Eastern's GREAT SupremeHealth and GREAT TotalCare plans, you and your family will have the assurance of a comprehensive and affordable medical coverage to LIVE GREAT.

# » GREAT SUPREMEHEALTH TO ENHANCE YOUR MEDISHIELD LIFE COVERAGE



### Choice of Hospitals and Wards

Receive medical care from Singapore restructured or private hospitals with choice of different ward types.



### Choice of Doctors and Specialists

Seek professional medical advice from your preferred doctors and specialists.



### Choice of Higher and Additional Benefits

Enjoy 'as-charged' benefits to reimburse the eligible medical and hospitalisation cost incurred.



HEALTH  
CONNECT  
6563 2233

### Call-in Service for Direct Claim Settlement

Receive pre-authorisation of eligible medical expenses before hospitalisation, for direct claim settlement upon discharge.



### Complementary Add-ons for Enhanced Coverage

Supplement with GREAT TotalCare plan to cover any deductible or co-insurance portion on your hospital bill, subject to co-payment. Extend your protection further with GREAT TotalCare Plus rider, to cover overseas medical treatment.

# » A COMPLETE HOSPITALISATION AND SURGICAL SOLUTION

## Medical coverage customised to your needs

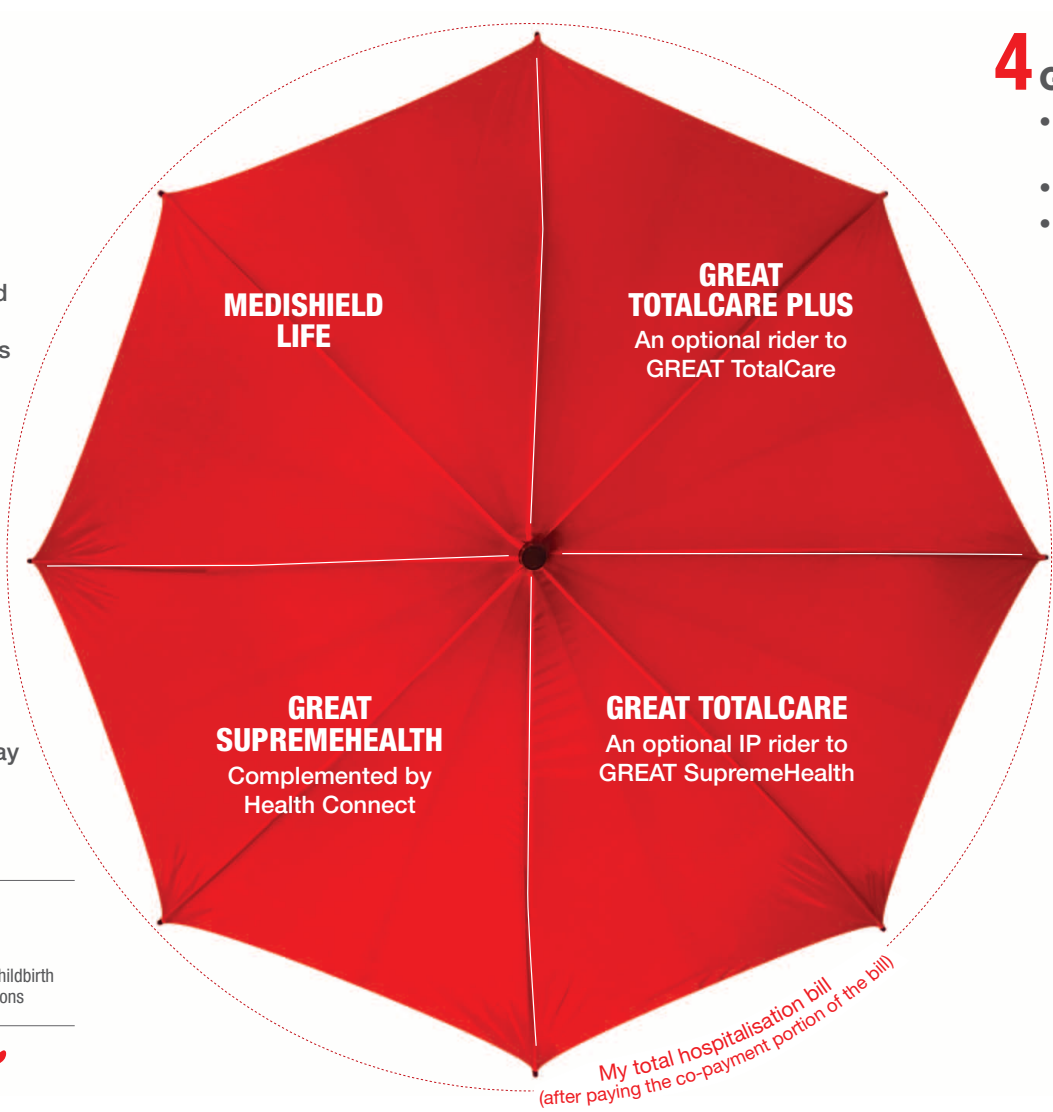
### 1 MediShield Life

- Basic health insurance plan
- Compulsory for all Singapore Citizens and Permanent Residents
- Administered by the Central Provident Fund (CPF) Board with payouts pegged at Class B2 / C wards at restructured hospitals

### 2 GREAT SupremeHealth

- MediSave-approved Private Integrated Shield Plan (IP) to cover stays in private hospitals and Class A / B1 wards at restructured hospitals
- Exclusive access to Health Connect – a call-in service offering specialist appointments, pre-stay authorisation and direct claims settlement
- Guaranteed lifetime coverage and renewability
- Additional Benefits:

 Up to S\$1.5 million Annual Benefit Limits	 Confinement in Community Hospitals	 Pregnancy & Childbirth Complications	
 Living Donor Organ Transplant	 Speech & Occupational Therapy	 Psychiatric Treatment	 Congenital Abnormalities of Life Assured's Biological Child



### 4 GREAT TotalCare Plus

- Emergency and non-emergency medical treatment overseas
- Comprehensive Cancer Treatment Benefit
- Additional Benefits:



Emergency Assistance Services



Non-Emergency Overseas Treatment Coverage

### 3 GREAT TotalCare

- Enhanced coverage to cover up to 95% of your total hospitalisation bill
- 7 special benefits for out-of-hospital expenses
- Additional Benefits:



Home Health Care Benefit



Hospice Care Benefit



Companion Accommodation

Note: Benefits and limits vary from plan type insured.



## EXCLUSIVELY FOR GREAT SUPREMEHEALTH CUSTOMERS

When a hospital stay is required, trying to manage your medical expenses and administrative tasks can add unnecessary stress to you and your loved ones.

That's why we've introduced Health Connect, a call-in service for GREAT SupremeHealth customers such as yourself.

With Health Connect, your medical expenses can be pre-authorised even before your hospital stay, so you can focus on a speedy recovery.

### Here's how **HEALTH CONNECT** helps you:

#### CALL



Health Connect puts you in touch with over 150 specialists across more than 20 medical specialties. Call Health Connect to schedule a **Specialist Appointment** with your preferred specialists.

#### COVER



Call Health Connect for the assessment of your eligible claims on medical expenses and have them **Pre-Authorised** before hospital admission.

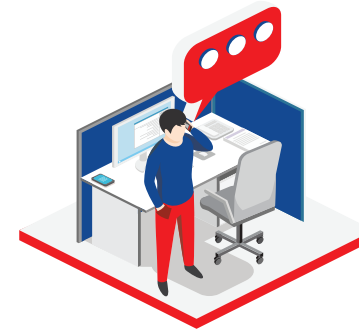
#### CLAIM



For a hassle-free discharge, your **Claims are Settled Directly** with the hospital.

## 2 EASY STEPS WITH HEALTH CONNECT

GET YOUR MEDICAL EXPENSES COVERED EVEN BEFORE HOSPITALISATION



### Step 1

When you need to consult a Specialist

**CALL** Health Connect to make an appointment with your preferred specialist from our selected panel of doctors.

Visit [www.greasternlife.com/HealthConnect](http://www.greasternlife.com/HealthConnect) for the list of panel doctors.

### Step 2

After your consultation, if hospitalisation is needed

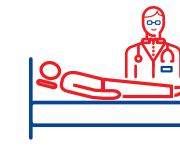
**CALL** Health Connect to obtain a pre-authorisation on your eligible medical expenses three days before hospitalisation.



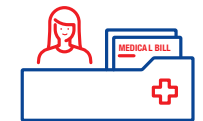
After pre-authorisation on your eligible medical expenses, you can benefit from:



✓ Waiver of cash deposit upon hospital admission



✓ Certainty of eligible medical expenses as you prepare for your treatment



✓ Hassle-free discharge  
✓ Great Eastern settles your eligible medical expenses directly with the hospital

For more information, visit [www.greasternlife.com/HealthConnect](http://www.greasternlife.com/HealthConnect)



## ENJOY TREATMENT AT A PRIVATE HOSPITAL OF YOUR CHOICE FOR AS LITTLE AS S\$2.77\* A DAY?

**GREAT SupremeHealth P PLUS** together with **GREAT TotalCare (ELITE-P)** helps you keep your cash outlay to a minimum for a stay at a private hospital.

Call **Health Connect**, a call-in service for the assessment of your eligible claims on medical expenses and have them pre-authorised before hospital admission, and the co-payment portion of your hospitalisation bill can be capped at **only S\$3,000<sup>†</sup> per policy year!**

	With GREAT SupremeHealth P PLUS only	With GREAT SupremeHealth P PLUS and GREAT TotalCare (ELITE-P)	
Inpatient bill	S\$100,000	S\$100,000	
Less: GREAT SupremeHealth P PLUS Deductible	S\$3,500	S\$3,500	
Less: GREAT SupremeHealth P PLUS Co-insurance (10% of \$96,500)	S\$9,650	S\$9,650	
GREAT SupremeHealth P PLUS pays	S\$86,850	S\$86,850	
GREAT TotalCare (ELITE-P) Co-payment Cap	NA	Without pre-authorisation Co-payment is 5% of total bill	With pre-authorisation <sup>‡</sup> obtained through Health Connect, Co-payment is capped at S\$3,000 <sup>†</sup>
Total payout by Great Eastern	S\$86,850	S\$95,000	S\$97,000
You pay	S\$13,150	S\$5,000	S\$3,000

\* Annual premiums for GREAT SupremeHealth P PLUS and GREAT TotalCare (ELITE-P) for 31 to 35 years age next birthday divided by 365 days (rounded to nearest cent). For illustration purposes only. Premium rates are inclusive of 7% GST and do not include any premium subsidies, premium rebates and additional premiums that may be applicable to you under MediShield Life. Premium rates are not guaranteed and may be adjusted based on future experience.

<sup>†</sup> Co-payment cap of S\$3,000 applies for treatments at a restructured hospital or when pre-authorisation is obtained through Health Connect for treatments by panel specialists at a private hospital.

<sup>‡</sup> Pre-authorisation is only applicable to inpatient hospitalisation and/or surgical expenses, excluding pre and post hospitalisation expenses. Manual claim submission is required for pre and post hospitalisation expenses.

# BENEFITS SCHEDULE

## Benefits Table – GREAT SupremeHealth

Plan Type	MediShield Life	STANDARD	B PLUS	A PLUS	P PLUS
		(inclusive of MediShield Life)			
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B2 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
<b>1. INPATIENT BENEFITS</b>					
A. HOSPITALISATION AND SURGERY BENEFITS					
<b>Daily Ward and Treatment Charges (per day)</b>					
Normal Ward <sup>1</sup>	S\$700	S\$1,700	As Charged		
Intensive Care Unit ward <sup>1</sup>	S\$1,200	S\$2,900			
Community Hospital <sup>2</sup>	S\$350	S\$650	S\$700	S\$750	S\$800
<b>Surgery<sup>3</sup></b>					
Table 1 (less complex procedures)	S\$200	S\$590	As Charged		
Table 2	S\$480	S\$1,670			
Table 3	S\$900	S\$3,290			
Table 4	S\$1,150	S\$4,990			
Table 5	S\$1,400	S\$8,760			
Table 6	S\$1,850	S\$11,670			
Table 7 (more complex procedures)	S\$2,000	S\$16,720			
Surgical Implants <sup>4</sup> (per treatment)	S\$7,000	S\$9,800			
Radiosurgery (including Novalis Radiosurgery & Gamma Knife)	S\$4,800 (per procedure)	S\$9,600 (per procedure)			
B. ADDITIONAL INPATIENT BENEFITS					
Daily In-Hospital Medical Doctor's Visit	Covered under inpatient hospital treatment	Covered under inpatient hospital treatment	As Charged		
Short-stay Ward <sup>5</sup>					
Examination and Laboratory Tests					
Pregnancy and Childbirth Complications		N.A.	As Charged <sup>6</sup>		

**“As Charged”** means all Expenses incurred by the Life Assured in the Hospital and ward Class of the Life Assured's entitlement under the Plan Type insured.

<sup>1</sup> Includes meal charges, prescriptions, professional charges, investigations and other miscellaneous charges.

<sup>2</sup> Claimable only upon referral from a Medical Doctor from a Hospital for further medical treatment after an inpatient admission.

<sup>3</sup> Classified according to their level of complexity and listed according to the “Table of Surgical Procedures” as published by Ministry of Health.

<sup>4</sup> Includes: - Intravascular electrodes used for electrophysiological procedures  
- Percutaneous Transluminal Coronary Angioplasty (PTCA) Balloons  
- Intra-aortic balloons (or Balloon Catheters)

<sup>5</sup> Refer to Short-stay Wards in a Restructured Hospital.

<sup>6</sup> Pregnancy and Childbirth Complications covered are ectopic pregnancy, pre-eclampsia or eclampsia, disseminated intravascular coagulation, miscarriage after the first trimester of the pregnancy, antepartum haemorrhage, intrauterine death, choriocarcinoma and hydatidiform mole, acute fatty liver pregnancy, breech delivery, placenta previa, post partum haemorrhage, amniotic fluid embolism and twin-to-twin transfusion syndrome. **A waiting period of 300 days from the Last Policy Effective Date applies during which no benefits are payable.**

## Benefits Table – GREAT SupremeHealth (Continued)

Plan Type	MediShield Life	STANDARD	B PLUS	A PLUS	P PLUS
	(inclusive of MediShield Life)				
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B2 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
<b>1. INPATIENT BENEFITS</b>					
<b>B. ADDITIONAL INPATIENT BENEFITS</b>					
Breast Reconstruction after Mastectomy	Covered under inpatient hospital treatment	Covered under inpatient hospital treatment	As Charged <sup>7</sup>		
Accidental Dental Treatment					
Stem Cell Transplant					
Organ Transplant <sup>8</sup>					
Human Immunodeficiency Virus (“HIV”) Due to Blood Transfusion and Occupationally Acquired HIV					
<b>C. PRE &amp; POST HOSPITALISATION BENEFITS</b>					
Pre-Hospital Specialist’s Consultation (within 120 days before Hospitalisation)	N.A.	N.A.	As Charged		
Post-Hospitalisation Treatment <ul style="list-style-type: none"> <li>within 180 days from Hospital discharge</li> <li>within 365 days from Restructured Hospital discharge or Hospital discharge with Certification of Pre-authorisation<sup>9</sup></li> </ul>					
Other Post Hospitalisation Treatment (within 180 days from Hospital discharge) <ul style="list-style-type: none"> <li>(a) Speech Therapy</li> <li>(b) Occupational Therapy</li> </ul>			S\$1,000 per Period of Insurance (S\$100 per session)	S\$1,500 per Period of Insurance (S\$100 per session)	S\$2,500 per Period of Insurance (S\$100 per session)

“As Charged” means all Expenses incurred by the Life Assured in the Hospital and ward Class of the Life Assured’s entitlement under the Plan Type insured.

<sup>7</sup> Breast reconstruction surgery must be performed by a Medical Doctor within 365 days from the date of the first mastectomy.

<sup>8</sup> Expenses incurred when Life Assured is the recipient of the following human organ(s) transplant – kidney(s), heart, liver, cornea(s), skin, pancreas and musculoskeletal tissue.

<sup>9</sup> Post-hospitalisation follow-up treatments after 180 days must be provided in a Restructured Hospital or prescribed by a Specialist Doctor who is a Panel Provider.

## Benefits Table – GREAT SupremeHealth (Continued)

Plan Type	MediShield Life	STANDARD	B PLUS	A PLUS	P PLUS	
		(inclusive of MediShield Life)				
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B2 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	
<b>2. OUTPATIENT BENEFITS</b>						
Chemotherapy for Cancer	S\$3,000 per month	S\$5,200 per month	As Charged			
Stereotactic Radiotherapy for Cancer	S\$1,800 per treatment session	S\$1,800 per treatment session				
Immunotherapy for cancer	N.A.	N.A.				
Radiotherapy for Cancer	External or Superficial	S\$140 per treatment session				S\$550 per treatment session
	Brachytherapy with or without external	S\$500 per treatment session				S\$1,100 per treatment session
Kidney Dialysis	S\$1,000 per month	S\$2,750 per month				
Immunosuppressant for Organ Transplant	S\$200 per month	S\$1,200 per month				
Erythropoietin	S\$200 per month <sup>10</sup>	S\$450 per month <sup>10</sup>				
Long-term Parenteral Nutrition	S\$1,700 per month	N.A.				
<b>3. ADDITIONAL BENEFITS</b>						
Psychiatric Treatment (including Pre & Post Hospitalisation Benefits)	S\$100 per day (up to 35 days) <sup>11</sup>	S\$500 per day (up to 35 days) <sup>11</sup>	S\$20,000 per Period of Insurance	S\$22,000 per Period of Insurance	S\$25,000 per Period of Insurance	
Living Donor Organ Transplant (Kidney / Liver / Pancreas)	Life Assured is the Organ Donor <sup>12</sup> – Covers Expenses Incurred by the Life Assured	Covered under inpatient hospital treatment	N.A.	S\$20,000 per Transplant	S\$40,000 per Transplant	S\$60,000 per Transplant
	Life Assured is the Organ Recipient – Covers Expenses Incurred by the Organ Donor	N.A.		S\$20,000 per Transplant	S\$40,000 per Transplant	S\$60,000 per Transplant

“As Charged” means all Expenses incurred by the Life Assured in the Hospital and ward Class of the Life Assured’s entitlement under the Plan Type insured.

<sup>10</sup> Prescribed for chronic renal failure only.

<sup>11</sup> For daily ward and treatment only. Claimable up to 35 days per policy year.

<sup>12</sup> The recipient must be a family member (parents, siblings, children or spouse) of the Life Assured. A waiting period of 730 days from the Last Policy Effective Date applies during which no benefits are payable.



## Benefits Table – GREAT SupremeHealth (Continued)

Plan Type	MediShield Life	STANDARD	B PLUS	A PLUS	P PLUS	
		(inclusive of MediShield Life)				
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B2 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	
<b>3. ADDITIONAL BENEFITS</b>						
Congenital Abnormalities of the Life Assured	Within (and including) 730 Days from the Last Policy Effective Date	Covered under inpatient hospital treatment <sup>13</sup>	N.A.	S\$10,000 per Period of Insurance	S\$15,000 per Period of Insurance	S\$20,000 per Period of Insurance
	After 730 Days from the Last Policy Effective Date			As Charged		
Congenital Abnormalities of the Life Assured's Biological Child <sup>14</sup>	Within (and including) 730 Days from Date of Birth of the Child	N.A.	N.A.	S\$12,000 per Lifetime <sup>15</sup> (limited to S\$3,000 per child)	S\$16,000 per Lifetime <sup>15</sup> (limited to S\$4,000 per child)	S\$20,000 per Lifetime <sup>15</sup> (limited to S\$5,000 per child)
	Emergency Medical Treatment outside Singapore <sup>16</sup>			As Charged (Limited to S'pore Restructured Hospitals, Class B1 Ward charges)	As Charged (Limited to S'pore Restructured Hospitals, Class A Ward charges)	As Charged (Limited to S'pore Private Hosp. charges)
<b>4. FINAL EXPENSES BENEFIT<sup>17</sup></b>		<b>N.A.</b>	<b>N.A.</b>	<b>S\$3,600</b>	<b>S\$6,000</b>	<b>S\$7,000</b>

“As Charged” means all Expenses incurred by the Life Assured in the Hospital and ward Class of the Life Assured’s entitlement under the Plan Type insured.

<sup>13</sup> MediShield Life will exclude any surgical interventions for the following rare congenital conditions which are severe and fatal by nature: Trisomy 13, Trisomy 18, Bilateral Renal Agenesis, Bart's Hydrops, Alobar Holoprosencephaly, Anecephaly.

<sup>14</sup> A waiting period of 300 days from the Last Policy Effective Date applies during which no benefits are payable.

<sup>15</sup> The benefit limit refers to per lifetime of the Life Assured.

<sup>16</sup> Covers all Expenses incurred if the Life Assured requires treatments, medical services and/or supplies as a result of an Emergency while outside Singapore up to limits stated above.

<sup>17</sup> If the Life Assured dies during Hospitalisation or after discharge from Hospital, the Deductible and Co-insurance will be waived up to the limit stated.

## Benefits Table – GREAT SupremeHealth (Continued)

Plan Type	MediShield Life		STANDARD			B PLUS			A PLUS	P PLUS	
<b>5. PRO-RATION FACTORS<sup>18</sup></b>											
Citizenship Status	SC	PR	SC	PR	FR <sup>19</sup>	SC	PR	FR <sup>19</sup>	SC/PR/FR <sup>19</sup>	SC/PR/FR	
<b>Day Surgery:</b>											
Private Hospitals/Private Medical Clinics	35%	35%	65%	65%	65%	50%	50%	50%	70%	100%	
Restructured Hospitals	Subsidised	100%	58%	100%	100%	100%	100%	90%	80%		100%
	Non-subsidised	35%	35%				80%	80%			
<b>Inpatient:</b>											
Private Hospitals/ Private Medical Clinics	35%	35%	50%	50%	50%	50%	50%	50%	70%	100%	
Restructured Hospitals	Class A		80%	80%	80%	80%	80%	80%	100%		
	Class B1	43%	38%	90%							
	Class B2+	70%	47%	100%	100%	100%	100%	90%	80%		
	Class B2	100%	58%								
	Class C		44%								
Private Community Hospitals	50%	50%	50%	50%	50%	50%	50%	50%	70%		
Government-funded Community Hospitals			Class A	80%	80%	80%	80%	80%	80%		100%
			Class B1	100%	90%						
			Class B2+ / B2		100%	100%	100%	100%	90%		80%
Class C											
<b>Short-Stay Ward:</b>											
Restructured Hospitals	Subsidised	100%	58%	100%	100%	100%	100%	90%	80%	100%	100%
	Non-subsidised	35%	35%				80%	80%			
<b>Outpatient Treatment:</b>											
Private Hospitals/ Private Medical Clinics	50% <sup>20</sup>	50% <sup>20</sup>	65%	65%	65%	50%	50%	50%	70%	100%	
Restructured Hospitals	Subsidised	100%	67%	100%	100%	100%	100%	90% <sup>21</sup>	80% <sup>21</sup>		100%
	Non-subsidised	50% <sup>20</sup>	50% <sup>20</sup>				80% <sup>21</sup>	80% <sup>21</sup>			

“SC” means Singapore Citizen “PR” means Singapore Permanent Resident “FR” means Foreigner

<sup>18</sup> Pro-ration Factors are applied to reduce higher class wards/ Private Hospital/ private medical institution/ medical treatment bills to equivalent ward/ medical treatment entitlement under each Plan Type in the claims computation.

<sup>19</sup> GREAT SupremeHealth A PLUS, B PLUS & STANDARD are available for Singaporeans and Singapore PR only. If there is a change of Life Assured's Citizenship Status from Singaporean or Singapore PR to Foreigner, Pro-ration factors for Foreigners will be applicable.

<sup>20</sup> MediShield Life pro-ration factors for non-subsidised outpatient cancer treatments will be applicable from 1 Nov 2016 onwards. Non-subsidised dialysis-related treatment and immunosuppressant will not be pro-rated.

<sup>21</sup> GREAT SupremeHealth Pro-ration Factors do not apply to Expenses incurred by the Life Assured in a Restructured Hospital on an outpatient basis: Kidney Dialysis Treatment, Cancer Treatment, Erythropoietin and Immunosuppressant drugs prescribed for treatment of organ transplants.

## Benefits Table – GREAT SupremeHealth (Continued)

Plan Type		MediShield Life	STANDARD	B PLUS	A PLUS	P PLUS
<b>6. DEDUCTIBLE<sup>22</sup></b>						
<b>For age next birthday lower or equal to 80</b>						
Inpatient	Private	S\$2,000	S\$2,500		S\$3,500	
	Class A					
	Class B1				S\$2,500	
	Class B2+ / B2				S\$2,000	
	Class C				S\$2,000	
Short-Stay Ward	Subsidised	S\$1,500	S\$1,500		S\$1,500	
	Non-subsidised				S\$2,000	
Day Surgery	Subsidised	S\$1,500	S\$1,500		S\$2,000	
	Non-subsidised				S\$2,500	
	Private				S\$3,500	
<b>For age next birthday 81 to 85 (inclusive)</b>						
Inpatient	Private	S\$3,000	S\$3,000		S\$3,500	
	Class A					
	Class B1				S\$2,500	
	Class B2+ / B2				S\$2,000	
	Class C				S\$2,000	
Short-Stay Ward	Subsidised	S\$3,000	S\$3,000		S\$1,500	
	Non-subsidised				S\$2,000	
Day Surgery	Subsidised	S\$3,000	S\$3,000		S\$2,000	
	Non-subsidised				S\$2,500	
	Private				S\$3,500	
<b>For age next birthday greater or equal to 86</b>						
Inpatient	Private	S\$3,000	S\$3,000		S\$5,250	
	Class A					
	Class B1				S\$3,750	
	Class B2+ / B2				S\$3,000	
	Class C				S\$2,250	
Short-Stay Ward	Subsidised	S\$3,000	S\$3,000		S\$3,000	
	Non-subsidised				S\$3,000	
Day Surgery	Subsidised	S\$3,000	S\$3,000		S\$3,750	
	Non-subsidised				S\$5,250	
	Private					

<sup>22</sup> Deductible applies on a policy year basis and therefore payable only once in the year. Does not apply to Expenses incurred by the Life Assured on an outpatient basis: Kidney Dialysis Treatment, Cancer Treatment, Erythropoietin and Immunosuppressant drugs prescribed for treatment of organ transplants.

## Benefits Table – GREAT SupremeHealth (Continued)

Plan Type	MediShield Life	STANDARD	B PLUS	A PLUS	P PLUS
<b>7. CO-INSURANCE</b>					
<b>All Ward Classes &amp; Day Surgery Claimable Amount<sup>23</sup></b>					
S\$0 - S\$5,000	10% <sup>24</sup>				
S\$5,000 - S\$10,000	5%			10%	
> S\$10,000	3%				
Outpatient Treatments	10%				
<b>8. LIMITS ON BENEFIT PAYABLE</b>					
Per Policy Year	S\$100,000	S\$150,000	S\$500,000	S\$1,000,000	S\$1,500,000
Lifetime	No Limit	No Limit	No Limit	No Limit	No Limit

<sup>23</sup> Total claimable amount is computed as the sum of all claimable amounts under each claim limit. The claimable amount under each claim limit is based on the lower of the maximum claim limit or actual amount (with Pro-ration Factor applied where applicable) incurred under the claim limit. There will be Pro-ration Factor applied to bills that receive lower than the maximum subsidy level in Class B2/C wards, such as bills incurred by patients in Class A wards.

<sup>24</sup> The first S\$5,000 Claimable Amount used to determine the Co-insurance under MediShield Life is inclusive of the Deductible.

## Benefits Table – GREAT TotalCare

Plan Class	CLASSIC			ELITE		
Plan Type	CLASSIC-B	CLASSIC-A	CLASSIC-P	ELITE-B	ELITE-A	ELITE-P
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals
<b>1. DEDUCTIBLE &amp; CO-INSURANCE</b>						
Deductible & Co-insurance incurred under the Life Assured's corresponding GREAT SupremeHealth Policy	Covered, subject to Co-payment to be borne by the Policyholder					
<b>2. SPECIAL BENEFITS</b>						
	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
Emergency Accidental Outpatient Treatment (per Course of Treatment)	S\$1,000	S\$1,500	S\$2,000	S\$1,000	S\$1,500	S\$2,000
	Covered, subject to Co-payment to be borne by the Policyholder					
Ambulance Services (per Course of Treatment)	S\$100	S\$150	S\$250	S\$100	S\$150	S\$250
Confinement in an Inpatient Hospice Care Institution (up to 90 days per Period of Insurance)	S\$200 per day	S\$250 per day	S\$300 per day	S\$200 per day	S\$250 per day	S\$300 per day
Home Health Care Benefit (within 180 days from Hospital discharge) <sup>1</sup> (per Period of Insurance)	S\$6,000 (S\$200 per day)	S\$8,000 (S\$200 per day)	S\$10,000 (S\$200 per day)	S\$6,000 (S\$200 per day)	S\$8,000 (S\$200 per day)	S\$10,000 (S\$200 per day)
Post-Hospital Follow-up Traditional Chinese Medicine Treatment <sup>2</sup> (within 180 days from Hospital discharge) (per Period of Insurance)	S\$4,000	S\$5,000	S\$6,000	S\$4,000	S\$5,000	S\$6,000

Notes:

<sup>1</sup> 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 Hospice Care Institution.

<sup>2</sup> For Post-Hospital Follow-up Traditional Chinese Medical Treatment (TCM) 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 per day. Refer to policy contract for the list of medical institutions.

## Benefits Table – GREAT TotalCare (Continued)

Plan Class	CLASSIC			ELITE		
Plan Type	CLASSIC-B	CLASSIC-A	CLASSIC-P	ELITE-B	ELITE-A	ELITE-P
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals
<b>2. SPECIAL BENEFITS</b>						
Medical Aids (per Period of Insurance)	S\$1,500	S\$2,000	S\$3,000	S\$1,500	S\$2,000	S\$3,000
Companion Accommodation Benefit <sup>3</sup> (up to 10 days per Hospitalisation)	S\$40 per day	S\$60 per day	S\$80 per day	S\$40 per day	S\$60 per day	S\$80 per day
<b>LIMITS ON BENEFIT PAYABLE</b>						
Annual Benefit Limit	S\$150,000	S\$200,000	S\$400,000	S\$150,000	S\$200,000	S\$400,000
Lifetime Benefit Limit	Unlimited			Unlimited		
<b>CO-PAYMENT TO BE BORNE BY THE POLICYHOLDER</b>						
Co-payment <sup>4</sup> (per period of Insurance)	5% of the total Eligible Bills <sup>5</sup> or the Deductible incurred under the GREAT SupremeHealth plan (where applicable), whichever is higher			5% of the total Eligible Bills <sup>5</sup>		
Maximum Co-payment (per Period of Insurance)	S\$3,000 for Eligible Bills <sup>5</sup> incurred in Private Hospital / Private Community Hospital / Private Medical Clinic (with Certificate of Pre-authorisation) and/or Restructured Hospital / Government-funded Community Hospital			S\$3,000 for Eligible Bills <sup>5</sup> incurred in Private Hospital / Private Community Hospital / Private Medical Clinic (with Certificate of Pre-authorisation) and/or Restructured Hospital / Government-funded Community Hospital		

<sup>3</sup> A companion refers to the Life Assured's parent, legal guardian, legal spouse, sibling, biological child or legally adopted child who is above 18 ANB during the Hospitalisation of the Life Assured. The Expenses incurred will be subject to the daily Benefit Limit up to 10 days per Hospitalisation.

<sup>4</sup> If the Eligible Bills in excess of the Benefit Limits or Bill Limits (if any) of this policy and the GREAT SupremeHealth, respectively 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 or Bill Limits (if any) of this policy and the GREAT SupremeHealth, respectively.

<sup>5</sup> Eligible Bills refer to the Expenses incurred, subject to Pro-ration Factor (where applicable) which are similar to those applied to the GREAT SupremeHealth.

## Benefits Table – GREAT TotalCare Plus

Plan Type	ESSENTIAL	ADVANCE
Expense Item	Benefit Limit	Benefit Limit
<b>WORLDWIDE COVERAGE</b>		
(A) Overseas Emergency medical or surgical treatment <sup>1</sup>	<b>For ASEAN<sup>2</sup> countries</b> Expenses incurred are limited to the Reasonable and Customary Charges in the country where the treatment was provided	
	<b>For non-ASEAN countries</b> Expenses incurred are limited to the Reasonable and Customary Charges in the Country of Issue	<b>For non-ASEAN countries</b> If the Life Assured has resided outside the Country of Issue for:- <ul style="list-style-type: none"> <li>• <b>90 days or less</b> Expenses incurred are limited to the Reasonable and Customary Charges in the country where the treatment was provided</li> <li>• <b>More than 90 days<sup>3</sup></b> Expenses incurred are limited to the Reasonable and Customary Charges in the Country of Issue</li> </ul>
(B) Overseas Non-Emergency medical or surgical treatment <sup>1</sup>	Expenses incurred are limited to the lower of the following: <ul style="list-style-type: none"> <li>• Reasonable and Customary Charges in the Country of Issue, or</li> <li>• Reasonable and Customary Charges in the Country where the treatment was provided</li> </ul>	
(C) Cancer Treatment (per Period of Insurance)	S\$10,000	S\$30,000
	All Expenses payable for (C) are subject to Co-payment as prescribed under GREAT TotalCare plan insured for the Life Assured	
(D) Emergency Assistance Services	Not Covered	Covered

<sup>1</sup> All Expenses payable for (A) and (B) are subject to the Deductibles (where applicable), Co-insurance, Benefit Limits and Co-payment as set out in GREAT TotalCare plan and/or GREAT SupremeHealth (As Charged) plan.

<sup>2</sup> Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.

<sup>3</sup> Life Assured has resided outside the Country of Issue for more than ninety (90) days, whether continuously or otherwise during the Period of Insurance.

**A waiting period of 30 days from the Commencement Date of Insurance of the Rider for Medical Treatment, Hospitalisation, Surgery and/or consultation provided to the Life Assured, resulting from any condition(s) other than Injury caused by an Accident applies during which no benefits are payable.**

**A waiting period of 300 days from the Last Policy Effective Date for Pregnancy and Childbirth Complications applies during which no benefits are payable. Refer to the terms and conditions of GREAT SupremeHealth and/or GREAT TotalCare for the list of complications.**

## Benefits Table – GREAT TotalCare Plus (Continued)

Plan Type	ESSENTIAL	ADVANCE
<b>LIMITS ON BENEFITS PAYABLE</b>		
<b>Additional Annual Benefit Limit</b>		
<b>1. For a Life Assured who is not covered under GREAT SupremeHealth (As Charged)<sup>4</sup></b>		
Benefits payable under this Rider for (B) and (C) shall be payable according to GREAT TotalCare insured for the Life Assured, with the following Additional Annual Benefit Limits added to GREAT TotalCare:		
Additional Annual Benefit Limit	S\$25,000	S\$50,000
<b>2. For a Life Assured who is covered under GREAT SupremeHealth (As Charged)<sup>4</sup></b>		
Benefits under this Rider for (B) and (C) shall be payable according to GREAT TotalCare and GREAT SupremeHealth (As Charged) <sup>4</sup> insured for the Life Assured, with the following Additional Annual Benefit Limits added to GREAT TotalCare:		
Additional Annual Benefit Limit	S\$50,000	S\$100,000
<b>Lifetime Benefit Limit</b>		
Benefits payable under this Rider for (B) and (C) shall be payable up to the following Lifetime Benefit Limits, in accordance with the plan type of GREAT TotalCare insured for the Life Assured:	GREAT TotalCare (ELITE-B) GREAT TotalCare (CLASSIC-B)	S\$1,000,000
	GREAT TotalCare (ELITE-A) GREAT TotalCare (CLASSIC-A)	S\$3,000,000
	GREAT TotalCare (ELITE-P) GREAT TotalCare (CLASSIC-P)	S\$5,000,000

<sup>4</sup> GREAT SupremeHealth (As Charged) refers to GREAT SupremeHealth P PLUS, A PLUS or B PLUS.

*A waiting period of 30 days from the Commencement Date of Insurance of the Rider for Medical Treatment, Hospitalisation, Surgery and/or consultation provided to the Life Assured, resulting from any condition(s) other than Injury caused by an Accident applies during which no benefits are payable. A waiting period of 300 days from the Last Policy Effective Date for Pregnancy and Childbirth Complications applies during which no benefits are payable. Refer to the terms and conditions of GREAT SupremeHealth and/or GREAT TotalCare for the list of complications.*





# PREMIUM RATES (ANNUAL)

## Premium Rates (Annual) – GREAT SupremeHealth STANDARD

Age Next Birthday (ANB)	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by MediSave^]	Additional Private Insurance Coverage		
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash Outlay (S\$)
1-18	157	130	27	300	0
19-20	163		33		
21-30	228				
31-40	358	310	48		
41-50	511	435	76		
51-55	732	630	102	600	
56-60					
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		1,167		267
91-93	2,790	1,530	1,260		360
94-95	2,855		1,325		425
96-98	3,122		1,592	692	
99-100	3,194		1,664	764	
>100	3,373		1,843	943	

^ 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.

If the Life Assured is a foreigner whose plan does not have a MediShield Life portion, you may utilise a MediSave amount equivalent to the MediShield Life premium above plus the Additional Withdrawal Limit to pay for your premiums.

# Subject to the prevailing rule by Ministry of Health.

Notes:

1. Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change.
2. Annual premium rates are for standard lives and exclusive of any discounts or subsidies given by MediShield Life.
3. We will give a 15% child discount on the first policy year's additional private insurance coverage premiums (before GST) for a child up to and including 18 ANB as long as one parent, who is the policyholder, is insured under GREAT SupremeHealth P PLUS, A PLUS, B PLUS or STANDARD.

## Premium Rates (Annual) – GREAT SupremeHealth B PLUS

Age Next Birthday (ANB)	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by MediSave^]	Additional Private Insurance Coverage			
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash Outlay (S\$)	
1-18	186	130	56	300	0	
19-20	197		67			
21-30	264	195	69			
31-35	380	310	70			
36-40	382		72			
41-45	567	435	132	600	105	
46-50		630	262			
51-55	892					755
56-60						
61-65	1,196	815	705			900
66-70	1,520	885	987			
71-73	1,872	975	1,121			
74-75	2,096	1,130	1,626			
76-78*	2,756	1,175	1,646			
79-80*	2,821	1,250	1,666			
81-83*	2,916	1,430	1,816			
84-85*	3,246	1,500	2,569			
86-88*	4,069		2,662			
89-90*	4,162	1,530	2,686			
91-93*	4,216		2,981			
94-95*	4,511		3,007			
96-98*	4,537		3,389			
99-100*	4,919			2,107		
>100*				2,489		

^ 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.

If the Life Assured is a foreigner whose plan does not have a MediShield Life portion, you may utilise a MediSave amount equivalent to the MediShield Life premium above plus the Additional Withdrawal Limit to pay for your premiums.

\* Premium rates from 76 ANB onwards apply for additional private insurance coverage renewal only.

# Subject to the prevailing rule by Ministry of Health.

Notes:

1. Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change.
2. Annual premium rates are for standard lives and exclusive of any discounts or subsidies given by MediShield Life.
3. We will give a 15% child discount on the first policy year's additional private insurance coverage premiums (before GST) for a child up to and including 18 ANB as long as one parent, who is the policyholder, is insured under GREAT SupremeHealth P PLUS, A PLUS, B PLUS or STANDARD.

## Premium Rates (Annual) – GREAT SupremeHealth A PLUS

Age Next Birthday (ANB)	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by MediSave^]	Additional Private Insurance Coverage		
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash Outlay (S\$)
1-18	198	130	68	300	0
19-20	211		81		
21-30	276				
31-40	434	310	124	600	0
41-45	663	435	228		
46-50	673		238		
51-55	1,018	630	388	900	26
56-60			626		
61-65	1,381	755			
66-70	1,899	815	1,622	722	
71-73	2,507	885	1,924	1,024	
74-75	2,899	975	2,539	1,639	
76-78*	3,669	1,130	2,573	1,673	
79-80*	3,748	1,175	2,592	1,692	
81-83*	3,842	1,250	3,140	2,240	
84-85*	4,570	1,430	4,124	3,224	
86-88*	5,624	1,500	4,189	3,289	
89-90*	5,689		4,211	3,311	
91-93*	5,741	1,530	4,232	3,332	
94-95*	5,762		4,575	3,675	
96-98*	6,105		5,088	4,188	
99-100*	6,618	1,530	5,088	900	4,188
>100*					

^ 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. If the Life Assured is a foreigner whose plan does not have a MediShield Life portion, you may utilise a MediSave amount equivalent to the MediShield Life premium above plus the Additional Withdrawal Limit to pay for your premiums.

\* Premium rates from 76 ANB onwards apply for additional private insurance coverage renewal only.

# Subject to the prevailing rule by Ministry of Health.

Notes:

1. Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change.
2. Annual premium rates are for standard lives and exclusive of any discounts or subsidies given by MediShield Life.
3. We will give a 15% child discount on the first policy year's additional private insurance coverage premiums (before GST) for a child up to and including 18 ANB as long as one parent, who is the policyholder, is insured under GREAT SupremeHealth P PLUS, A PLUS, B PLUS or STANDARD.

## Premium Rates (Annual) – GREAT SupremeHealth P PLUS

Age Next Birthday (ANB)	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by MediSave^]	Additional Private Insurance Coverage			
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash Outlay (S\$)	
1-18	299	130	169	300	0	
19-20	331		201			
21-30	428		233			
31-35	596	310	286			
36-40	609		299			
41-45	1,073		638			
46-50	1,078	435	643	600	38	
51-53	1,517		887		287	
54-55	1,611		630		981	381
56-60	1,789	1,159			559	
61-65	2,322	1,567			967	
66-68	3,091	815	2,276		900	1,676
69-70	3,110		2,295			1,695
71-73	3,995		885			2,210
74-75	4,525	975	2,650			
76-78*	5,123	1,130	3,993			3,093
79-80*	5,696	1,175	4,521			3,621
81-83*	6,632	1,250	5,382			4,482
84-85*	7,601	1,430	6,171	5,271		
86-88*	7,971	1,500	6,471	5,571		
89-90*	8,058		6,558	5,658		
91-93*	8,997		7,467	6,567		
94-95*	9,153	1,530	7,623	6,723		
96-98*	9,585		8,055	7,155		
99-100*	9,910		8,380	8,380		7,480
>100*						

^ 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. If the Life Assured is a foreigner whose plan does not have a MediShield Life portion, you may utilise a MediSave amount equivalent to the MediShield Life premium above plus the Additional Withdrawal Limit to pay for your premiums.

\* Premium rates from 76 ANB onwards apply for additional private insurance coverage renewal only.

# Subject to the prevailing rule by Ministry of Health.

Notes:

1. Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change.
2. Annual premium rates are for standard lives and exclusive of any discounts or subsidies given by MediShield Life.
3. We will give a 15% child discount on the first policy year's additional private insurance coverage premiums (before GST) for a child up to and including 18 ANB as long as one parent, who is the policyholder, is insured under GREAT SupremeHealth P PLUS, A PLUS, B PLUS or STANDARD.

## Premium Rates (Annual) – GREAT TotalCare

Plan Class		CLASSIC (S\$)			ELITE (S\$)		
Plan Type		CLASSIC-B	CLASSIC-A	CLASSIC-P	ELITE-B	ELITE-A	ELITE-P
Age Next Birthday (ANB)	Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals
1-18			30	55	100	160	308
19-20		25				175	323
21-25			40	90			
26-30		30	45	100	110	182	327
31-35		35	55	135	138	213	415
36-40		40	61	148	150	219	418
41-45		61	100	200			620
46-50		75	120	205	209	290	644
51-55		100	155	295	300	413	926
56-60		131	165	370	375	465	1,075
61-65		165	180	500	505	608	1,259
66-70		251	305	640	655	795	1,539
71-73					790		
74-75		300	335	705	923	1,063	2,035
76-78*		355	395	845	1,040	1,277	2,977
79-80*		370	420	865	1,202	1,349	3,006
81-83*		375	425	880	1,260	1,463	3,020
84-85*		385	441	890	1,313	1,715	3,088
86-88*		395	450	905		1,794	3,106
89-90*		405	465	915	1,335	1,892	3,405
91-93*		415	480	930	1,491	1,950	3,539
94-95*		425	490	945	1,554	2,255	3,660
96-98*		435	505	960	1,616	2,396	3,822
99-100*							
>100*		445	520	976	1,680	2,558	4,221

\* Premium rates from 76 ANB onwards apply for renewal only.

1. Premium rates are inclusive of prevailing 7% GST. The prevailing rate of GST is subject to change.

2. Monthly Premiums are calculated by multiplying annual premiums with factor of 0.08583. (Actual Premiums charged may be different due to rounding.)

3. We will give a 10% child discount on the first policy year's premiums (before GST) for a child up to and including 18 ANB as long as one parent, who is the policyholder, is insured under GREAT TotalHealth or GREAT TotalCare.

## Premium Rates (Annual) – GREAT TotalCare Plus

Age Next Birthday (ANB)	ESSENTIAL (S\$)	ADVANCE (S\$)
1-18	44	148
19-30	67	213
31-40	72	246
41-50	79	298
51-55	121	399
56-60	153	481
61-65	216	671
66-70	299	827
71-75	422	1,161
76-78*	544	1,518
79-80*	598	1,629
81-83*	771	2,062
84-85*	829	2,257

\* Premium rates from 76 ANB onwards apply for renewal only.

1. Premium rates are inclusive of prevailing 7% GST. The prevailing rate of GST is subject to change.

2. Monthly Premiums are calculated by multiplying annual premiums with factor of 0.08583. (Actual Premiums charged may be different due to rounding.)

3. We will give a 10% child discount on the first policy year's premiums (before GST) for a child up to and including 18 ANB as long as one parent, who is the policyholder, is insured under GREAT TotalCare Plus or GREAT TotalHealth Plus.

# GET GREAT

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Maximum entry age for GREAT SupremeHealth (B PLUS, A PLUS and P PLUS), GREAT TotalCare and GREAT TotalCare Plus rider is age 75 years next birthday.

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 next birthday.

GREAT TotalCare and GREAT TotalCare Plus are not MediSave-approved Integrated Shield plans and 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.

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.

It is usually detrimental to replace an existing 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 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

Information correct as at 28 February 2019.

The Great Eastern Life Assurance Company Limited (Reg. No. 1908 00011G)

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