

FREQUENTLY ASKED QUESTIONS

Please note there are updates in the plan names with effect from September 2015 onwards:

Previous plan name	Plan name from September 2015 onwards
SupremeHealth Plan (SHP)	Supreme Health (SH)
TotalShield Plan (TSP)	Total Health (TH)
TotalShield Plus rider (TSR)	Total Health Plus rider (THP)

A. Relationship between MediShield Life and Supreme Health

I. MediShield Life and Supreme Health

- I am having Supreme Health policy, with the launch of MediShield Life, does it mean that I have 2 hospitalisation plans?**
Will the coverage from MediShield Life and Supreme Health overlap with each other?
Will I be paying double premium and when it comes to claim, do I claim from CPF Board or Great Eastern?

In terms of structure, MediShield Life is an insurance scheme administered by CPF Board, while your Supreme Health policy consists of 2 parts – (i) the MediShield Life portion (to replace the previous MediShield portion) and (ii) an additional private insurance coverage portion provided by Great Eastern Life. In a way, MediShield Life is the foundation on which your Supreme Health policy is built. Both function as one policy.

In terms of coverage, MediShield Life is a basic healthcare insurance that covers hospital bills for Class B2/C wards and subsidised treatment in restructured hospitals. It means that the claim limits for MediShield Life are based on what you would be charged in a Class B2 or C ward. You will have to pay anything above that on your own. With better coverage, your Supreme Health policy will cover you for higher ward classes, including Class B1 or A wards in restructured hospitals and private hospitals depending on your plan.

Thus, there is no duplication in coverage between MediShield Life and your Supreme Health policy.

With your Supreme Health Plan, you will only pay one premium directly to Great Eastern Life whenever the annual premium is due. Great Eastern Life will pass the MediShield Life portion of your premium to CPF Board to manage. This is consistent with the previous arrangement for MediShield.

In the event of a claim, you would only need to submit one claim to Great Eastern Life. Great Eastern Life will manage the payout together with CPF Board who will administer the portion on MediShield Life.
- Is there a table to compare MediShield Life and Supreme Health coverage for me to understand the difference between the two?**

You can refer to our Product Summary for the table of benefits of MediShield Life and Supreme Health. Alternatively, you can refer to Appendix 1 and Appendix 2 to understand more on the coverage of MediShield Life and Supreme Health plan.

Please note that MediShield Life covers hospital bills for Class B2/C wards and subsidised treatment in restructured hospitals, while Supreme Health policy covers you for higher ward classes, including Class B1 or A wards in restructured hospitals and private hospitals depending on your plan.

II. Role of Supreme Health / Why Supreme Health

- Now that MediShield Life is for everyone, should I cancel my Supreme Health policy after MediShield Life is launched?**

That depends on your medical needs and what you are looking for in your insurance plan.

Please note that MediShield Life only covers hospital bills for Class B2/C wards and subsidised treatment in restructured hospitals, while Supreme Health policy covers you for higher ward classes, including Class B1 or A wards in restructured hospitals and private hospitals depending on your plan.

If you want to stay in a B1 ward and above in a restructured hospital, or stay in a private hospital and choose your own doctor, you should keep your Supreme Health policy. Alternatively, if you think you might not be able to afford the premiums, you can consider downgrading to a lower plan type with us, or to MediShield Life.

4	<p>Since MediShield Life is going to be implemented by end of 2015, I do not want to renew my existing Supreme Health policy with the company. Why should I keep my Supreme Health plan?</p> <p>Refer to section A(I) for the differences in benefits and coverage of MediShield Life and Supreme Health plan.</p> <p>Whether you want to continue with your Supreme Health policy is a personal decision. There are a few important factors you may wish to consider:</p> <ul style="list-style-type: none"> a) Do you wish to stay in a B1 ward and above in a restructured hospital, or stay in a private hospital? b) Do you want to choose your doctor or specialist? c) Do you want to be fully covered for all eligible expenses “as charged”? d) Do you wish to be covered for all “out of pocket” cash items such as deductible and co-insurance by attaching Total Health rider to your Supreme Health plan? (Note: you still need to pay for deductible and co-insurance before getting coverage under MediShield Life) e) Are you willing to pay for your Supreme Health premium in the long term? <p>If your answer is Yes to any of these questions, you should keep your Supreme Health policy.</p> <p>If you decide to cancel your Supreme Health policy, you will still remain covered by MediShield Life. However, if you choose to take up the Supreme Health policy again, you will be subject to underwriting.</p>
5	<p>How are the benefits of Supreme Health changed upon the launch of MediShield Life?</p> <p>Benefit limits for Supreme Health plan are revised and increased. Refer to Appendix 2 and Appendix 3 for updated Supreme Health (As-charged) and Supreme Health (Non As-charged) benefits respectively.</p>
<p>III. How MSHL and Supreme Health complement each other</p>	
6	<p>MediShield Life now covers pre-existing conditions, what will happen to the exclusion(s) under my current Supreme Health policy?</p> <p>If you have pre-existing conditions that are excluded from coverage by your Supreme Health policy, when MediShield Life is launched, MediShield Life will cover your pre-existing conditions up to Class B2/C level. Those with serious pre-existing conditions (specified by MOH) will need to pay an additional 30% of the standard MediShield Life premiums for the first 10 years.</p> <p>The pre-existing condition(s) that is (are) currently excluded by your Supreme Health Policy will still not be covered under the portion of the additional private insurance coverage within your Supreme Health policy.</p>

<p>B. Relationship between MediShield Life and Total Health / Total Health Plus Riders</p>	
7	<p>How are the benefits of Total Health plan and Total Health Plus rider changed upon the launch of MediShield Life?</p> <p>Benefits of Total Health plan are revised. Refer to Appendix 4 for the updated benefit table.</p> <p>There is no change in benefits of Total Health Plus rider upon the launch of MediShield Life. Refer to Appendix 5 for the recap of Total Health Plus rider benefits.</p>
8	<p>With the launch of MediShield Life, do I still need my Total Health plan / Total Health Plus rider?</p> <p>Total Health plan is complementary to Supreme Health plan. It is designed to provide coverage for the co-insurance and deductible portions of your bill, which are not covered by your Supreme Health plan. It also provides supplementary benefits, such as Get Well Benefit, Emergency Accidental Outpatient Treatment, and Ambulance Services. In addition, Total Health Plus rider extends your coverage of Supreme Health and Total Health for overseas coverage.</p> <p>As these riders are not Integrated Shield Plans, you will need to pay for them separately by cash.</p>

C. Premium and Subsidies for Integrated Shield Plan Policyholders	
9	<p>What will be my MediShield Life premium after the government subsidies are granted?</p> <p>You will receive the applicable premium subsidies for your MediShield Life portion if you meet the eligibility criteria. You can check what is the applicable MediShield Life premium and subsidies you are entitled to via the premium calculator on the MediShield Life website at www.medishieldlife.sg/calculator.</p>
10	<p>Can parents pay for their children's MediShield Life premium using their CPF Medisave account?</p> <p>Yes. Parents will be notified of the extension of the MediShield Life coverage for their children and either parent may pay for their children's MediShield Life premium using the parent's CPF Medisave account.</p> <p>If you intend to get a Supreme Health plan for your child, please note that the paying parent needs to be the policyholder, as Great Eastern Life will only allow deduction of Medisave premium from the proposer.</p>
11	<p>What if I do not have sufficient funds inside my CPF Medisave account to pay for the Supreme Health or MediShield Life premium?</p> <p>Your immediate family members (including spouse and children) may help you to pay for your MediShield Life premium or Supreme Health premium (up to the applicable Medisave Additional Withdrawal Limits) using their CPF Medisave account if you do not have sufficient funds in your CPF Medisave account.</p> <p>Requests for deductions from CPF Medisave account of non-immediate family members will be considered on a case-by-case basis by CPF Board. Otherwise, your non-immediate family members or friends may also help to top up your Medisave account via cash for the premium deduction.</p> <p>The additional private insurance coverage provided by the Supreme Health policy will lapse if premium is not paid for this portion. However, you may apply for help from the Government for the payment of your MediShield Life premium and you will remain covered under MediShield Life for life.</p>
12	<p>What is "additional private insurance coverage"? How is it related to my MediShield Life and Supreme Health?</p> <p>Supreme Health is an integrated plan which consists of 2 components**:</p> <ul style="list-style-type: none"> (i) the MediShield Life portion (which replaced MediShield previously) administered by CPF Board, and (ii) the additional private insurance coverage portion (or usually known as "the IP top-up portion") administered by Great Eastern Life. <p>For standard lives (cases without loading), premium for MediShield Life (MSHL) portion and premium for the "additional private insurance coverage" portion make up your full Supreme Health (SH) premium.</p> <p>SH premium = standard MSHL premium + Additional private insurance coverage premium</p> <p><i>** applicable to Singaporeans and PRs only</i></p>
13	<p>What is the premium of Supreme Health after MediShield Life launch? Does MediShield Life premium amount affect my Supreme Health premium? When will I know the revised premium?</p> <p>For standard lives (cases without loading), premium for MediShield Life portion and premium for the "additional private insurance coverage" portion make up your full Supreme Health premium.</p> <p>Great Eastern Life has committed to keeping premium for the additional private insurance coverage portion of Supreme Health plans unchanged for a year after the implementation of MediShield Life. Due to the increase in premium for MediShield Life, the overall Supreme Health premium will increase. However, the net premium you need to pay would also depend on the amount of MediShield Life premium subsidies you are eligible for.</p> <p>When your Supreme Health plan is due for renewal, your MediShield Life premium and subsidies, together with your total Supreme Health premium, will be reflected in your premium renewal letter.</p> <p>You can check our Supreme Health premium for your age group in Appendix 6 and Appendix 7 (excluding MediShield Life subsidies and loading).</p>

14	<p>With MediShield Life taking a higher portion of my IP payout, why are premiums for the additional private insurance coverage not decreasing?</p> <p>Like other private insurers, Great Eastern Life needs to consider medical inflation and actual claims experience when deciding on the level of premiums for the additional private insurance coverage.</p> <p>The increase in coverage from MediShield Life is expected to reduce claims payout from the additional private insurance coverage portion of Supreme Health. However, this effect varies among different Supreme Health plan types covering restructured hospitals and private hospitals. Especially for plan types offering coverage for private hospitals, the reduction in payout from the additional private insurance coverage is small compared to the overall escalation in claims.</p> <p>In addition, although MediShield Life has increased benefits, not all of these will result in the private portion of Supreme Health covering less. For example, MediShield Life will cover all pre-existing conditions, but private insurers' underwriting decisions remain unchanged. This means that even though MediShield Life will pay out more, it does not necessary mean that the private insurers will pay less.</p> <p>If you are concerned about the affordability of your Supreme Health premium, you may consider switching to a more affordable plan (e.g. class A or B1 plans instead of private hospital plans) or consider downgrading to MediShield Life.</p>								
15	<p>Why must I pay higher premium when there is no change in Supreme Health coverage?</p> <p>Compared to MediShield, MediShield Life has these enhanced benefits:</p> <ul style="list-style-type: none"> • Higher claim limits for hospital bills and outpatient cancer treatments like chemotherapy (applicable to C and B2 wards) • No lifetime claim limit for MediShield Life, meaning you are covered until death. • Coverage for pre-existing medical conditions like congenital problems or HIV. <p>With the enhanced benefits, premium for MediShield Life increases.</p> <p>Supreme Health premium consists of 2 portions: (i) premium for the MediShield Life portion, and (ii) premium for the additional private insurance coverage portion.</p> <p>Great Eastern Life has committed to keeping premium for the additional private insurance coverage portion of Supreme Health plans unchanged for 12 months following the implementation of MediShield Life. However, the overall Supreme Health premium will increase due to the increase in premium for MediShield Life.</p> <p>Please also refer to question 14 which addresses the concern on premium for the additional private insurance coverage.</p>								
16	<p>How much can I pay for Supreme Health using Medisave account? What is “Additional Withdrawal Limits”?</p> <p>Medisave account can be used to pay for premium of private Medisave-approved Integrated Shield Plans, up to certain limits (Medisave Withdrawal Limits).</p> <p>Before MediShield Life is launch, Medisave Withdrawal Limits (MWLs) applied on the entire Supreme Health premium (including the MediShield premium and additional private insurance coverage). When MediShield Life is launched, the MWLs will be restructured to consist of 2 separate components, where both are payable by Medisave:</p> <p>(1) the MediShield Life premium portion which will be fully payable by Medisave; and (2) the Additional Withdrawal Limits (AWLs) which will apply on only the additional private insurance coverage.</p> <p>The AWLs are set as follows:</p> <table border="1"> <thead> <tr> <th>Age Next Birthday</th><th>AWL which can be applied on the Additional Private Insurance Premium</th></tr> </thead> <tbody> <tr> <td>40 and below</td><td>\$300</td></tr> <tr> <td>41 – 70</td><td>\$600</td></tr> <tr> <td>71 and above</td><td>\$900</td></tr> </tbody> </table>	Age Next Birthday	AWL which can be applied on the Additional Private Insurance Premium	40 and below	\$300	41 – 70	\$600	71 and above	\$900
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	<p>The pictorial below illustrates the difference between the current MWL to the new AWL.</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p style="text-align: center;"><u>Old Approach</u></p> <p style="text-align: center;">Medisave Withdrawal Limits (MWLs)</p> <p>65 years old and below: \$800 66 – 75 years old: \$1,000 76 – 80 years old: \$1,200 81 years old and above: \$1,400</p> <div style="display: flex; align-items: center;"> <div style="text-align: center; margin-right: 10px;"> Payable by Cash ↑ MWL ↓ </div> <div style="border: 1px solid black; padding: 5px; text-align: center;"> IP Top-up “Additional private insurance coverage” <hr style="border: 1px solid red;"/> MediShield Premium </div> </div> </div> <div style="display: flex; align-items: center; margin: 0 20px;"> <div style="font-size: 2em;">➔</div> </div> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p style="text-align: center;"><u>New Approach</u></p> <p style="text-align: center;">Additional Withdrawal Limits (AWLs)</p> <p>40 years old and below: \$300 41 – 70 years old: \$600 71 years old and above: \$900</p> <div style="display: flex; align-items: center;"> <div style="text-align: center; margin-right: 10px;"> Payable by Cash ↑ AWL ↓ ↑ Fully Payable by Medisave ↓ </div> <div style="border: 1px solid black; padding: 5px; text-align: center;"> IP Top-up “Additional private insurance coverage” <hr style="border: 1px solid red;"/> <hr style="border: 1px solid red;"/> MediShield Life Premium </div> </div> </div> </div> <p style="text-align: center; font-size: 0.8em;">All ages are ages next birthday</p>
17	<p>I am having Supreme Health policy, will I still be eligible for the premium subsidies?</p> <p>Yes, you will receive the applicable premium subsidies for your MediShield Life portion if you meet the eligibility criteria. Note that the subsidies do not apply on the premium for the additional private insurance coverage portion.</p> <p>The premium subsidies include:</p> <ol style="list-style-type: none"> 1) Pioneer generation subsidies: for <u>all</u> pioneers, applicable for the rest of the pioneer’s life. 2) Premium subsidies for lower- to middle-income households: two out of three Singaporean households are eligible for these subsidies. 3) Transitional subsidies: for <u>all</u> Singapore Citizens for the first four years of MediShield Life to help ease the shift to MediShield Life. <p>On top of that, there is Additional Premium Support (APS) which are meant for the very needy. Supreme Health policyholders are not eligible for the APS. However, if Supreme Health policyholders decided to drop Supreme Health and remain covered under only MediShield Life, and are not able to afford their MediShield Life premiums, they may be eligible for Additional Premium Support.</p>
18	<p>How will the Supreme Health premium be adjusted as there are premium subsidies given by the government?</p> <p>For standard lives (cases without loading), premium for MediShield Life portion and premium for the “additional private insurance coverage” portion make up your full Supreme Health premium.</p> <p>The MediShield Life premium subsidies will lower the premium for the MediShield Life portion, thus, it can result in you paying lower premium for your entire Supreme Health policy than before, or that you have a smaller increase in premium for your entire Supreme Health policy. You will receive the applicable premium subsidies for your MediShield Life portion if you meet the eligibility criteria.</p>
19	<p>What is the premium of my Total Health plan and Total Health Plus rider after MediShield Life launch?</p> <p>The premium of Total Health plan and Total Health Plus rider will remain unchanged at the launch of MediShield Life. Refer to Appendix 8 and 9 for the premium rates tables.</p> <p>If you are having Total Health Plan and Total Health Plus rider with Great Eastern Life, when your plan(s) is/are due for renewal, the premium will be reflected in your premium renewal letter.</p>
20	<p>I am a foreigner having Supreme Health P Plus plan. Upon the launch of MediShield Life, will my plan be affected?</p> <p>The launch of MediShield Life will not affect your plan. You will continue to be covered under the benefits and coverage of your Supreme Health P Plus plan. You will also pay the same total premium as other Singapore Citizens and Permanent Residents owning a Supreme Health P Plus plan. Refer to Appendix 6 for the revised premium of your plan.</p>


D. Servicing your Supreme Health plan

21	<p>I want to downgrade my Supreme Health plan. Can I do it immediately and how much refund of premium can I receive?</p> <p>Application for downgrading of plan type will be effective upon the next renewal date of the policy. Policyholders are encouraged to submit the application to downgrade to Customer Service Department at least 15 days before the policy renewal date. Applications received within the 60 days' grace period from renewal date will still be accepted provided that the policy is not renewed for the current year yet.</p> <p>Points to note for downgrade applications:</p> <ol style="list-style-type: none">1) Check the eligibility of the Lives Assured for the intended plan type: <table><tr><th>Plan Type</th><th>Eligibility</th></tr><tr><td>B Plus</td><td>Singapore Citizens only</td></tr><tr><td>A Plus</td><td>Singapore Citizens & PRs only</td></tr><tr><td>P Plus</td><td>All (including Foreigners)</td></tr></table> <ol style="list-style-type: none">2) There will be no refunds of premium as the downgrade will take effect from next renewal date.3) No health declarations or underwriting will be required for downgrade applications.	Plan Type	Eligibility	B Plus	Singapore Citizens only	A Plus	Singapore Citizens & PRs only	P Plus	All (including Foreigners)
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B Plus	Singapore Citizens only								
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22	<p>I want to upgrade my plan MediShield Life / Supreme Health plan to a higher coverage plan. How can I do that? What are the things I need to take note of?</p> <p>Policyholder may submit an application to upgrade the plan type of their policy upon renewal. The application is to be submitted to Customer Service Department at least 15 days before the renewal of the policy.</p> <p>If the application to upgrade is submitted after the successful renewal of the policy, the upgrade of the plan type will take effect from the middle of the policy term. For the difference in premium, a pro-rated premium for the remaining period of insurance will have to be paid via cash or deducted from the designated Payor's Medisave account (subject to the applicable Medisave Additional Withdrawal Limits).</p> <p>The effective date of the upgrade will be the date of approval of the upgrade or the payment receipt date, whichever is later.</p> <p>Points to note for upgrade applications:</p> <ol style="list-style-type: none">1) Do check the eligibility of the Life Assureds for the intended plan type: <table><tr><th>Plan Type</th><th>Eligibility</th></tr><tr><td>B Plus</td><td>Singapore Citizens only</td></tr><tr><td>A Plus</td><td>Singapore Citizens & PRs only</td></tr><tr><td>P Plus</td><td>All (including Foreigners)</td></tr></table> <ol style="list-style-type: none">2) Evidence of insurability on the Life Assured must be provided and applications will be subjected to underwriting. <p>Please note that for upgrade cases, applications may be declined, or exclusions on medical conditions may be imposed on the upgraded benefits of the plan.</p>	Plan Type	Eligibility	B Plus	Singapore Citizens only	A Plus	Singapore Citizens & PRs only	P Plus	All (including Foreigners)
Plan Type	Eligibility								
B Plus	Singapore Citizens only								
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23	<p>I am going overseas to work. Can I claim under my Supreme Health policy if I am hospitalised there? Should I keep my Supreme Health policy?</p> <p>If your medical or surgical treatment is medically necessary as a result of an emergency while overseas, Great Eastern Life shall reimburse the eligible expenses incurred up to the limits stated in your Benefit Schedule, subjected to Reasonable & Customary charges in Singapore.</p> <p>Emergency is defined as a serious injury or illness or the onset of a serious medical condition which, in the opinion of the Company requires urgent remedial treatment to avoid death or serious impairment to the LA's immediate or long-term health.</p> <p>However, please note that Supreme Health policy will terminate at the renewal date mentioned in your policy document if you are not a Singapore Citizen or Permanent Resident, and have resided outside Singapore for</p>								

	more than 180 days.
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E. Non-Integrated Shield Plan (Non-IP) Hospitalisation and Surgical Plans	
24	<p>What are the areas of duplication between MediShield Life and other Hospitalisation and Surgical plans that are not Medisave-approved Integrated Shield Plans?</p> <p>The launch of MediShield Life will not affect the benefits under these plans. There may be overlaps of benefits between MediShield Life and your existing H&S policy. You may wish to compare the benefits of your H&S plan with those of MediShield Life at https://www.moh.gov.sg/content/moh_web/medishield-life/about-medishield-life/medishield-life-benefits.html.</p> <p>You may also consider avoiding such duplication by only keeping your MediShield Life coverage, or by taking up a Medisave-approved Integrated Shield Plan (IP), which comprises a MediShield Life portion and an additional private insurance coverage portion.</p> <p>You are advised to speak to your Distribution Representative to better understand and appreciate the benefits and how they may impact you.</p>
25	<p>I am having a non-Integrated Shield Plan (Non-IP) Hospitalisation & Surgical (H&S) insurance plan with Great Eastern Life. How is this related to Supreme Health?</p> <p>Non-IP H&S Insurance plans (such as Premier Health Plan or Hospital & Surgical Protector) are not Medisave-approved plans, thus the premiums are paid by cash, and cannot be funded by CPF Medisave.</p> <p>Your existing H&S plan may have benefits which overlap with those offered by Supreme Health. Benefits of these plans vary depending on the terms and conditions defined in your policy contract with Great Eastern Life.</p> <p>You are advised to speak to your Distribution Representative to better understand and appreciate the benefits and how they may impact you.</p>
26	<p>I have a Premier Health Plan (PHP) and/or a Hospital & Surgical Protector (HSP) plan, what will happen to these plans if I now buy Supreme Health plan and attach Total Health and Total Health Plus rider?</p> <p>If you are an existing policyholder of a PHP or HSP policy, upon your purchase of Supreme Health Plan with attached Total Health rider, please note that your PHP policy (except for plan 1A, 1B, 1C, 1D and 1E) and your HSP policy will be automatically terminated.</p>
27	<p>Apart from Supreme Health, I have another Hospital & Surgical plan, such as company's group insurance, and other H&S plans with Great Eastern (such as Premier Health Plan) or with other insurers, what do I need to do to file a claim?</p> <p>You can submit your claim under Supreme Health plan first via a process called e-filing. The hospitals will e-file your hospital bill to Great Eastern Life for assessment under your Supreme Health. Once the assessment of your Supreme Health is concluded, payment will be made to the hospital. You will receive Original Final Bill from the hospital.</p> <p>If you have non-IP H&S plan(s) with us, you will need to send us the Original Final Bill and it will be processed under your non-IP H&S plan(s).</p> <p>If you have non-IP H&S plan(s) with other insurers, you can file your claim following their Claim procedure.</p> <p>Due to the last payer status of Supreme Health plan, the payment from your non-IP H&S plan(s) with us will be reimbursed in the following order:</p> <ol style="list-style-type: none"> 1. Cash 2. Medisave 3. Medisave-approved Integrated Shield Plan (e.g. Supreme Health) <p><i>The last payer status is applicable to all Medisave-approved plans.</i></p>

APPENDIX

Appendix 1: Benefit Table: Medishield Life	 Benefit Limit & Premium Tables (Final)
Appendix 2: Benefit Table: Supreme Health (As Charged)	
Appendix 3: Benefit Table: Supreme Health (Non-As Charged)	
Appendix 4: Benefit Table: Total Health	
Appendix 5: Benefit Table: Total Health Plus Rider	
Appendix 6: Premium Table: Supreme Health (As Charged)	
Appendix 7: Premium Table: Supreme Health (Non-As Charged)	
Appendix 8: Premium Table: Total Health	
Appendix 9: Premium Table: Total Health Plus Rider	