

SUPREME HEALTH

One solution for all your hospitalisation needs, for life



GREAT is having one solution that meets all your hospitalisation needs.

With Great Eastern's SUPREME HEALTH and TOTAL HEALTH plans, you will have the assurance of a comprehensive and affordable medical coverage that puts you and your family first. What's more, exclusively for Supreme Health customers, you can now enjoy the support of HEALTH CONNECT, a new call-in service that helps manage your medical expenses and administrative matters so you can focus on recovery.

Whatever life stage you are in, be sure to have adequate insurance coverage from life's uncertainties. Supreme Health, empowered by Health Connect, when complemented with Total Health is the ideal hospitalisation and surgical solution that's designed with your needs in mind to help you LIVE GREAT.

CHOOSE SUPREME HEALTH 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

Provides '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 medical expenses before hospitalisation, for direct claim settlement upon discharge.



Complementary Add-ons for Enhanced Coverage

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



COMPLETE YOUR HOSPITALISATION AND SURGICAL COVERAGE WITH OUR PLANS

How you can enhance your medical coverage based on your needs

Understanding our plans to build your coverage

What Supreme Health and Total Health offer



- Optional rider for Total Health
- Covers emergency and non-emergency medical treatment overseas
- Provides comprehensive Cancer Treatment Benefit

Elective Overseas Treatment Coverage

Emergency Assistance Services

Daily Hospital Income Benefit

Cancer Treatment Benefit



- Complement Supreme Health with coverage for Deductible and Co-insurance
- Offers 9 special benefits for out-of-hospital expenses

Get Well Benefit

Home Health Care Benefit

Hospice Care Benefit

Hospital Cash Incentive

Companion Accommodation



- Medisave-approved Integrated Shield Plan (IP)
- Additional coverage above MediShield Life
- Health Connect – a call-in service for Supreme Health customers only
- Guaranteed lifetime coverage and renewability
- Coverage for stays in private hospitals and Class A / B1 wards at restructured hospitals

Up to S\$1.5 million Annual Benefit Limits

Confinement in Community Hospitals

Pregnancy & Childbirth Complications

Congenital Abnormalities of Life Assured's Biological Child

Living Donor Organ Transplant

Speech & Occupational Therapy

Psychiatric Treatment

HEALTH CONNECT



- Basic health insurance plan
- Administered by the Central Provident Fund (CPF) Board with payouts pegged at Class B2 / C wards at restructured hospitals

Compulsory for all Singapore Citizens and Permanent Residents

PREMIUM PAYABLE BY MEDISAVE

Comprehensive Coverage

Basic Coverage

Note: Benefits and limits varies from plan type insured.



EXCLUSIVELY FOR SUPREME HEALTH 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 Supreme Health 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.

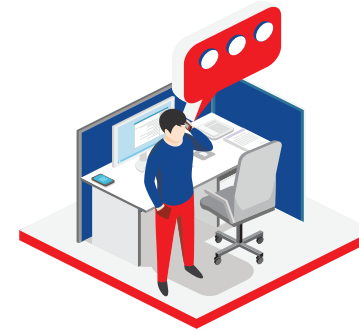
CLAIM



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 for help to make an appointment with your preferred specialist from our selected panel of doctors.

Visit 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 medical bills directly with the hospital

For more information, visit www.greasternlife.com/HealthConnect



HOW CAN YOU ENJOY COMPLETE COVERAGE FOR AS LITTLE AS S\$2.27* A DAY?

Supreme Health P Plus together with Total Health Platinum Select provide affordable and comprehensive coverage on your medical expenses, at restructured or private hospitals when you call Health Connect. What's more, Health Connect will pre-authorise your medical bills before admission so you can enjoy a hassle-free discharge as we settle the bills directly with the hospital.

Estimated Hospitalisation and Surgery Bill from the planned treatment

Daily Room & Board	S\$2,000
Surgical	S\$50,000

Total	S\$52,000
Pre-authorised[†] amount issued upon assessment	= S\$52,000



Great Eastern settles the pre-authorised S\$52,000 directly with the hospital.

How it works

SUPREME HEALTH P PLUS

Covers eligible expenses for restructured or private hospital stay up to the amount charged + pre-hospitalisation specialist's consultation + post-hospitalisation treatment

Total eligible expenses	S\$52,000
Less: Deductible	(S\$3,500)

Nett of Deductible	= S\$48,500
Less: Co-insurance (10% of S\$48,500)	(S\$4,850)

SUPREME HEALTH P PLUS pays	= S\$43,650
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TOTAL HEALTH PLATINUM SELECT

Covers the deductible + co-insurance that are not payable under Supreme Health

TOTAL HEALTH PLATINUM SELECT pays	(S\$3,500 + S\$4,850) = S\$8,350
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Upon discharged, you pay	= S\$0
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* Annual premiums for Supreme Health P Plus and Total Health Platinum Select for 31 to 40 age next birthday divided by 365 days. 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.

[†] Pre-authorization 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 – Supreme Health

Plan Type	MediShield Life	Standard Plan	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
1. INPATIENT BENEFITS					
A. HOSPITALISATION AND SURGERY BENEFITS					
Daily Ward and Treatment Charges					
Normal Ward ¹	S\$700 per day	S\$1,700 per day	As Charged		
Intensive Care Unit ward ¹	S\$1,200 per day	S\$2,900 per day			
Community Hospital ²	S\$350 per day	S\$650 per day	S\$700 per day	S\$750 per day	S\$800 per day
Surgery³					
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 ⁴	S\$7,000 per treatment	S\$9,800 per admission			
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 ⁵					
Pregnancy and Childbirth Complications		N.A.	As Charged ⁶		
Breast Reconstruction after Mastectomy			As Charged ⁷		

“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.

¹ Includes meal charges, prescriptions, professional charges, investigations and other miscellaneous charges.

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

³ Classified according to their level of complexity. All Benefit Limits refer to per surgery.

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

⁵ Refer to Short-stay Wards in a Restructured Hospital.

⁶ 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.**

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

Benefits Table – Supreme Health (Continued)

Plan Type	MediShield Life	Standard Plan	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
1. INPATIENT BENEFITS					
B. ADDITIONAL INPATIENT BENEFITS					
Accidental Dental Treatment	Covered under inpatient hospital treatment	Covered under inpatient hospital treatment	As Charged		
Stem Cell Transplant					
Organ Transplant ⁸					
Human Immunodeficiency Virus (“HIV”) Due to Blood Transfusion and Occupationally Acquired HIV					
C. PRE & POST HOSPITALISATION BENEFITS					
Pre Hospital Specialist’s Consultation including Examination & Laboratory Tests (within 120 days before Hospitalisation)	N.A.	N.A.	As Charged		
Examination and Laboratory Tests (during Hospitalisation)	Covered under inpatient hospital treatment	Covered under inpatient hospital treatment			
Post Hospitalisation Treatment including Examination & Laboratory Tests (within 180 days from Hospital discharge)	N.A.	N.A.			
Other Post Hospitalisation Treatment (within 180 days from Hospital discharge) (a) Speech Therapy (b) Occupational Therapy					

“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.

⁸ Expenses incurred when Life Assured is the recipient of the following human organ(s) transplant - kidney(s), heart, liver, cornea(s), bone marrow, skin, pancreas and musculoskeletal tissue.

Benefits Table – Supreme Health (Continued)

Plan Type	MediShield Life	Standard Plan	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	
2. OUTPATIENT BENEFITS						
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 ⁹	S\$450 per month ⁹				
3. ADDITIONAL BENEFITS						
Psychiatric Treatment (including Pre & Post Hospitalisation Benefits)	S\$100 per day ¹⁰	S\$500 per day ¹⁰	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 ¹¹	Covered under inpatient hospital treatment	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.

⁹ Prescribed for chronic renal failure only.

¹⁰ For daily ward and treatment only. Claimable up to 35 days per policy year.

¹¹ 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 – Supreme Health (Continued)

Plan Type		MediShield Life	Standard Plan	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
Congenital Abnormalities of the Life Assured	Within (and including) 730 Days from the Last Policy Effective Date	Covered under inpatient hospital treatment ¹²	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 ¹³	Within (and including) 730 Days from Date of Birth of the Child	N.A.	N.A.	S\$12,000 per Lifetime ¹⁴ (limited to S\$3,000 per child)	S\$16,000 per Lifetime ¹⁴ (limited to S\$4,000 per child)	S\$20,000 per Lifetime ¹⁴ (limited to S\$5,000 per child)
Emergency Medical Treatment outside Singapore ¹⁵		N.A.	N.A.	As Charged (limited to Singapore Restructured Hospitals, Class B1 Ward charges)	As Charged (limited to Singapore Restructured Hospitals, Class A Ward charges)	As Charged (limited to Singapore Private Hospital charges)
4. FINAL EXPENSES BENEFIT¹⁶		N.A.	N.A.	S\$3,600	S\$6,000	S\$7,000

“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.

¹² 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.

¹³ A waiting period of 300 days from the Last Policy Effective Date applies during which no benefits are payable.

¹⁴ The benefit limit refers to per lifetime of the Life Assured.

¹⁵ 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.

¹⁶ 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 – Supreme Health (Continued)

Plan Type	MediShield Life		Standard Plan		B Plus			A Plus	P Plus		
5. PRO-RATION FACTORS¹⁷											
Citizenship Status	SC	PR	SC	PR	FR ¹⁸	SC	PR	FR ¹⁸	SC/PR/FR ¹⁸	SC/PR/FR	
Day Surgery:											
Private Hospitals/Private Medical Clinics	35%	35%	65%	65%	65%	50%	50%	50%	70%	100%	
Restructured Hospitals	Subsidised	100%	58%	100%	100%	100%	90%	80%	100%		
	Non-subsidised	35%	35%			80%	80%				
Inpatient:											
Private Hospitals/ Private Medical Clinics	35%	35%	50%	50%	50%	50%	50%	50%	70%	100%	
Restructured Hospitals	Class A	43%	80%	80%	80%	80%	80%	80%	100%		
	Class B1		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								
Short-stay Ward:											
Restructured Hospitals	Subsidised	100%	58%	100%	100%	100%	100%	90%	80%	100%	
	Non-subsidised	35%	35%				80%	80%			
Outpatient Treatment:											
Private Hospitals/Private Medical Clinics	50% ¹⁹	50% ¹⁹	65%	65%	65%	50%	50%	50%	70%	100%	
Restructured Hospitals	Subsidised	100%	67%	100%	100%	100%	90% ²⁰	80% ²⁰	100%		
	Non-subsidised	50% ¹⁹	50% ¹⁹			80% ²⁰	80% ²⁰				

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

¹⁷ 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.

¹⁸ Supreme Health A Plus, B Plus and Standard Plan are available for Singaporeans and Singapore Permanent Residents only. If there is a change of Life Assured's Citizenship Status from Singaporean or Singapore Permanent Resident to Foreigner, Pro-ration Factors for Foreigners will be applicable.

¹⁹ MediShield Life pro-ration for non-subsidised outpatient cancer treatments will be applicable from 1 Nov 2016 onwards. Non-subsidised dialysis-related treatment and immunosuppressants will not be pro-rated.

²⁰ Supreme Health 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 – Supreme Health (Continued)

Plan Type	MediShield Life	Standard Plan	B Plus	A Plus	P Plus
		(inclusive of MediShield Life)			
6. DEDUCTIBLE²¹					
For age next birthday lower or equal to 80					
Inpatient	Private	S\$2,000	S\$2,500	S\$3,500	
	Class A				
	Class B1			S\$2,500	
	Class B2+ / B2			S\$2,000	S\$2,000
	Class C				
Short-stay Ward	Subsidised	S\$1,500	S\$1,500	S\$1,500	
	Non-subsidised		S\$2,000	S\$2,000	
Day Surgery	Subsidised	S\$1,500	S\$1,500	S\$2,500	
	Non-subsidised		S\$2,000	S\$2,500	
	Private		S\$2,000	S\$3,500	
For age next birthday 81 to 85 (inclusive)					
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	S\$1,500
Short-stay Ward	Subsidised	S\$3,000	S\$3,000	S\$2,000	
	Non-subsidised			S\$2,000	S\$2,000
Day Surgery	Subsidised	S\$3,000	S\$3,000	S\$2,500	
	Non-subsidised			S\$2,500	S\$2,500
	Private			S\$3,500	
For age next birthday greater or equal to 86					
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\$2,000	S\$2,250
Short-stay Ward	Subsidised	S\$3,000	S\$3,000	S\$3,000	
	Non-subsidised			S\$3,000	S\$3,000
Day Surgery	Subsidised	S\$3,000	S\$3,000	S\$3,750	
	Non-subsidised			S\$3,750	S\$3,750
	Private			S\$5,250	

²¹ 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 – Supreme Health (Continued)

Plan Type	MediShield Life	Standard Plan	B Plus	A Plus	P Plus
		(inclusive of MediShield Life)			
7. CO-INSURANCE					
All Ward Classes & Day Surgery Claimable Amount²²					
S\$0 - S\$5,000	10% ²³				
S\$5,001 - S\$10,000	5%			10%	
> S\$10,000	3%				
Outpatient Treatments	10%				
8. LIMITS ON BENEFIT PAYABLE					
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

²² 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.

²³ The first S\$5,000 Claimable Amount used to determine the Co-insurance under MediShield Life is inclusive of the Deductible.

Benefits Table – Total Health

Plan Type	Silver	Gold	Platinum Select NEW	Platinum
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Private & Restructured Hospitals
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
1. INPATIENT BENEFITS				
A. HOSPITALISATION AND SURGERY BENEFITS				
Daily Room & Board	Private Hospitals and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹ + Supreme Health's Co-insurance ² amount	Private Hospitals and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹ + Supreme Health's Co-insurance ² amount	Private Hospitals (with Certificate of Pre-authorisation³) and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹ + Supreme Health's Co-insurance ² amount Private Hospitals Supreme Health's Co-insurance ² amount	Private Hospitals and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹ + Supreme Health's Co-insurance ² amount
Intensive Care Unit (ICU)				
Short-stay Ward				
Miscellaneous Hospital Services				
Daily In-Hospital Medical Doctor's Visit				
Surgery				
Surgical Implants / Approved Medical Consumables				
Gamma Knife				

¹ For Life Assured age up to and including 85 years next birthday on Renewal Date, Basic Limit is up to S\$3,500 per Period of Insurance.

For Life Assured age following 85 years next birthday on Renewal Date, Basic Limit is up to S\$5,250 per Period of Insurance.

² 10% of the total Expenses (after Pro-ration Factor, if any) exceeding the Basic Limit per Period of Insurance.

³ The total Expenses (after being subject to Pro-ration Factor, if applicable) incurred by the Life Assured per Period of Insurance up to the Basic Limit will be covered only if the Life Assured has obtained a Certificate of Pre-authorisation for a planned Hospitalisation or Surgery in a Private Hospital prior to the commencement of that Hospitalisation and/or Surgery.

Benefits Table – Total Health (Continued)

Plan Type	Silver	Gold	Platinum Select NEW	Platinum
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Private & Restructured Hospitals
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
1. INPATIENT BENEFITS				
B. ADDITIONAL INPATIENT BENEFITS				
Pregnancy and Childbirth Complications ⁴				
Breast Reconstruction after Mastectomy ⁵				
Accidental Dental Treatment				
Stem Cell Transplant				
Organ Transplant ⁶				
Human Immunodeficiency Virus (“HIV”) Due to Blood Transfusion and Occupationally Acquired HIV	Private Hospitals and Restructured Hospitals	Private Hospitals and Restructured Hospitals	Private Hospitals (with Certificate of Pre-authorization⁹) and Restructured Hospitals	Private Hospitals and Restructured Hospitals
C. PRE & POST HOSPITALISATION BENEFITS	Supreme Health’s Deductible amount up to the Basic Limit ⁷	Supreme Health’s Deductible amount up to the Basic Limit ⁷	Supreme Health’s Deductible amount up to the Basic Limit ⁷	Supreme Health’s Deductible amount up to the Basic Limit ⁷
Pre-Hospital Specialist’s Consultation including Examination and Laboratory Tests (within 120 days before Hospitalisation)	+ Supreme Health’s Co-insurance ⁸ amount	+ Supreme Health’s Co-insurance ⁸ amount	+ Supreme Health’s Co-insurance ⁸ amount	+ Supreme Health’s Co-insurance ⁸ amount
Examination and Laboratory Tests (during Hospitalisation)			Private Hospitals Supreme Health’s Co-insurance ⁸ amount	
Post-Hospitalisation Treatment including Examination and Laboratory Tests (within 180 days from Hospital discharge)				
Other Post-Hospitalisation Treatment (within 180 days from Hospital discharge, up to S\$2,500 per Period of Insurance, with a limit of S\$100 per session) (a) Speech Therapy (b) Occupational Therapy				

⁴ 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.

⁵ Breast Reconstruction Surgery must be performed by a Medical Doctor within 365 days from the date of the first mastectomy.

⁶ Expenses incurred by the Life Assured when Life Assured is the recipient of the following human organ(s) transplant – kidney(s), heart, liver, cornea(s), bone marrow, skin, pancreas and musculoskeletal tissue.

⁷ For Life Assured age up to and including 85 years next birthday on Renewal Date, Basic Limit is up to S\$3,500 per Period of Insurance.

For Life Assured age following 85 years next birthday on Renewal Date, Basic Limit is up to S\$5,250 per Period of Insurance.

⁸ 10% of the total Expenses (after Pro-ration Factor, if any) exceeding the Basic Limit per Period of Insurance.

⁹ The total Expenses (after being subject to Pro-ration Factor, if applicable) incurred by the Life Assured per Period of Insurance up to the Basic Limit will be covered only if the Life Assured has obtained a Certificate of Pre-authorization for a planned Hospitalisation or Surgery in a Private Hospital prior to the commencement of that Hospitalisation and/or Surgery.

Benefits Table – Total Health (Continued)

Plan Type	Silver	Gold	Platinum Select NEW	Platinum
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Private & Restructured Hospitals
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
2. ADDITIONAL BENEFITS				
Confinement in Community Hospital (up to S\$800 per day)				
Psychiatric Treatment (including Pre & Post Hospitalisation Benefits)				
Living Donor Organ Transplant (Kidney / Liver / Pancreas)	Life Assured is the Organ Donor ¹⁰	Private Hospitals and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹³ + Supreme Health's Co-insurance ¹⁴ amount	Private Hospitals and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹³ + Supreme Health's Co-insurance ¹⁴ amount	Private Hospitals (with Certificate of Pre- authorisation¹⁵) and Restructured Hospitals Supreme Health's Deductible amount up to the Basic Limit ¹³ + Supreme Health's Co-insurance ¹⁴ amount Private Hospitals Supreme Health's Co-insurance ¹⁴ amount
	Life Assured is the Organ Recipient - Covers Expenses incurred by the Organ Donor			
Congenital Abnormalities of the Life Assured	Within (and including) 730 Days from the Last Policy Effective Date			
	After 730 Days from the Last Policy Effective Date			
Congenital Abnormalities of the Life Assured's Biological Child ¹¹	Within (and including) the First 730 Days from Date of Birth of the Child (up to S\$20,000 Lifetime of the Life Assured, with a limit up to S\$5,000 per Child)			
Emergency Medical Treatment outside Singapore ¹²				

¹⁰ 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.

¹¹ A waiting period of 300 days from the Last Policy Effective Date applies during which no benefits are payable.

¹² Covers all Eligible Expenses incurred if the Life Assured requires treatments, medical services and/or supplies as a result of an Emergency while outside Singapore up to the limits stated above.

¹³ For Life Assured age up to and including 85 years next birthday on Renewal Date, Basic Limit is up to S\$3,500 per Period of Insurance.

For Life Assured age following 85 years next birthday on Renewal Date, Basic Limit is up to S\$5,250 per Period of Insurance.

¹⁴ 10% of the total Expenses (after Pro-ration Factor, if any) exceeding the Basic Limit per Period of Insurance

¹⁵ The total Expenses (after subject to Pro-ration Factor, where applicable) incurred by the Life Assured per Period of Insurance up to the Basic Limit will be covered only if the Life Assured has obtained a Certificate of Pre- authorisation for a planned Hospitalisation or Surgery in a Private Hospital prior to the commencement of that Hospitalisation and/or Surgery.

Benefits Table – Total Health (Continued)

Plan Type	Silver	Gold	Platinum Select NEW	Platinum
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Private & Restructured Hospitals
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit
3. OUTPATIENT BENEFITS				
Erythropoietin	Private Hospitals and Restructured Hospitals Supreme Health's Co-insurance ¹⁶ amount	Private Hospitals and Restructured Hospitals Supreme Health's Co-insurance ¹⁶ amount	Private Hospitals and Restructured Hospitals Supreme Health's Co-insurance ¹⁶ amount	Private Hospitals and Restructured Hospitals Supreme Health's Co-insurance ¹⁶ amount
Immunosuppressant drugs prescribed for treatment of organ transplants: (a) Cyclosporin (b) Tacrolimus (c) Other Immunosuppressant drugs				
Kidney Dialysis Treatment				
Cancer Treatment: (a) Radiotherapy (b) Chemotherapy (c) Immunotherapy (d) Stereotactic Radiotherapy				
4. SPECIAL BENEFITS				
Get Well Benefit ¹⁷ (per Hospitalisation)	S\$500	S\$500	S\$500	S\$500
Emergency Accidental Outpatient Treatment (per Course of Treatment)	S\$1,000	S\$1,500	S\$2,000	S\$2,000
Ambulance Services (per Course of Treatment)	S\$100	S\$150	S\$250	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\$300 per day
Home Health Care Benefit ¹⁸ (per Period of Insurance)	S\$3,000 (S\$100 per day)	S\$4,000 (S\$100 per day)	S\$5,000 (S\$100 per day)	S\$5,000 (S\$100 per day)

¹⁶ 10% of the total Expenses (after Pro-ration Factor, if any) per Period of Insurance.

¹⁷ Benefit payable in one lump sum for Hospitalisation of 9 consecutive days and above. In the event that the Life Assured dies during the period of Hospitalisation, no benefit payment will be made.

¹⁸ Eligible Expenses incurred by the Life Assured for treatments and/or medical services provided within 90 days from the day the Life Assured is discharged from the Hospital, Community Hospital or Inpatient Hospice Care Institution, limited to S\$100 per day.

Benefits Table – Total Health (Continued)

Plan Type	Silver	Gold	Platinum Select NEW	Platinum		
Hospital/Ward Class Entitlement	Restructured Hospitals, Class B1 Wards & lower	Restructured Hospitals, Class A Wards & lower	Private & Restructured Hospitals	Private & Restructured Hospitals		
Expense Item	Benefit Limit	Benefit Limit	Benefit Limit	Benefit Limit		
4. SPECIAL BENEFITS						
Post-Hospital Follow-up Traditional Chinese Medicine Treatment (within 120 days from Hospital discharge) (per Period of Insurance)	S\$4,000	S\$5,000	S\$6,000	S\$6,000		
Medical Aids (per Period of Insurance)	S\$1,500	S\$2,000	S\$3,000	S\$3,000		
Companion Accommodation Benefit ¹⁹ (up to 10 days per Hospitalisation)	S\$40 per day	S\$60 per day	S\$80 per day	S\$80 per day		
Hospital Cash Incentive (per day) ²⁰	S\$0	S\$0	S\$0	S\$125		
(a) Private Hospital ward (where Life Assured has obtained a Certificate of Pre-authorisation)						
(b) Restructured Hospital ward A					S\$50	S\$175
(c) Restructured Hospital ward B1					S\$100	S\$225
(d) Restructured Hospital ward B2					S\$150	S\$275
(e) Restructured Hospital ward C	S\$50	S\$100	S\$150	S\$275		
5. PRO-RATION FACTOR²¹						
Expenses incurred in Private Hospital / private Community Hospital / private medical clinic ²²	50%	70%	NA	NA		
Expenses incurred in Restructured Hospital - Class A ward / government-funded Community Hospital - Class A ward ²³	80%	NA				
Expenses incurred in non-subsidised Short-stay Ward / day Surgery / outpatient treatment in Restructured Hospital ²³						
6. LIMITS ON BENEFIT PAYABLE						
Annual Benefit Limit	S\$150,000	S\$200,000	S\$400,000	S\$400,000		
Lifetime Benefit Limit	Unlimited	Unlimited	Unlimited	Unlimited		

¹⁹ A companion refers to the Life Assured's parent, legal guardian, legal spouse, sibling, biological child or legally adopted child who is above 18 years next birthday during the Hospitalisation of the Life Assured. The Expenses incurred will be subject to the daily Benefit Limit up to 10 days per Hospitalisation.

²⁰ Scale benefit only applicable to Singapore Citizen / Permanent Resident. For Foreigners, a daily Hospital Cash Incentive of S\$175 will be given to Life Assured insured under Plan Type Platinum and admitted to any ward of a Restructured Hospital.

²¹ In addition, Pro-ration Factor of 90% and 80% will apply to Singapore Permanent Residents and Foreigners insured under Plan Type Silver respectively for charges incurred in a Class B1 ward or lower ward of a Restructured Hospital / government-funded Community Hospital or a subsidised Short-stay Ward, day Surgery or outpatient treatment in Restructured Hospital.

²² Refers to private sector outpatient clinics in Singapore.

²³ Does 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 – Total Health Plus

Plan Type		Essential	Advance
WORLDWIDE COVERAGE			
Emergency medical or surgical treatment	For ASEAN¹ countries Expenses incurred are limited to the Reasonable and Customary Charges in the country where the treatment was provided.		For non-ASEAN countries If the Life Assured has resided outside Singapore for:- <ul style="list-style-type: none"> • 90 days or less Expenses incurred are limited to the Reasonable and Customary Charges in the country where the treatment was provided • More than 90 days² Expenses incurred are limited to the Reasonable and Customary Charges in Singapore
	For non-ASEAN countries Expenses incurred are limited to the Reasonable and Customary Charges in Singapore		
Non-Emergency medical or surgical treatment		Expenses incurred are limited to the lower of the following: <ul style="list-style-type: none"> • Reasonable and Customary Charges in Singapore, or • Reasonable and Customary Charges in the country where the treatment was provided 	
Daily Hospital Income Benefit³ (Up to 180 days per Period of Insurance)		\$75	\$150
Cancer Treatment (per Period of Insurance)		\$10,000	\$30,000
Emergency Assistance Services		Not Covered	Covered
EXTENSION OF COVERAGE TO TREATMENT OVERSEAS			
For Lives Assured who are not covered under Supreme Health (B Plus, A Plus and P Plus)			
Benefits under this Rider shall be payable according to the Table of Benefits and the Terms and Conditions of Total Health, with the following Additional Annual Benefit Limits:			
Total Health	Additional Annual Benefit Limit	\$25,000	\$50,000
For Lives Assured who are covered under Supreme Health ((B Plus, A Plus and P Plus)			
(a) Benefits under this Rider shall be payable according to the Table of Benefits and the Terms and Conditions of Total Health and Supreme Health (As Charged), with the following Additional Annual Benefit Limits:			
Total Health	Additional Annual Benefit Limit	\$50,000	\$100,000
(b) Benefits under Supreme Health (B Plus, A Plus and P Plus) shall be payable up to the following Lifetime Benefit Limits:		Supreme Health B Plus	Supreme Health A Plus
		\$1,000,000	\$3,000,000
			Supreme Health P Plus
			\$5,000,000

¹ Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.

² Life Assured has resided outside Singapore for more than ninety (90) days, whether continuously or otherwise during the Period of Insurance.

³ Does not apply to Confinement in Community Hospital, Confinement in an Inpatient Hospice Care Institution, Psychiatric Treatment and Home Health Care Benefit.



PREMIUM RATES (ANNUAL)

Premium Rates (Annual) – Supreme Health Standard Plan

Age Next Birthday	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by Medisave^]	Additional Private Insurance Coverage		
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash (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	732				
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.

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. Premium rates are not guaranteed and maybe adjusted based on future experience.
3. Supreme Health Standard Plan is available for Singaporeans and Singapore Permanent Residents only.
4. 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 age 18 next birthday as long as one parent, who is the Policyholder, is insured under Supreme Health P Plus, A Plus, B Plus or Standard Plan.

Premium Rates (Annual) – Supreme Health B Plus

Age Next Birthday	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by Medisave^]	Additional Private Insurance Coverage		
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash (S\$)
1 - 18	184	130	54	300	0
19 - 20	197		67		
21 - 30	262		195		
31 - 40	380	310	70	600	0
41 - 45	550	435	115		
46 - 50		630	227		
51 - 55	857	755	383	900	13
56 - 60	1,138	815	613		
61 - 65	1,428	885	913		
66 - 70	1,798	975	1,068	900	168
71 - 73	2,043	1,130	1,549		649
74 - 75	2,679	1,175	1,524		624
76 - 78*	2,699	1,250	1,449	900	549
79 - 80*		1,430	1,816		916
81 - 83*	3,246	1,500	2,569		900
84 - 85*	4,069		2,662	1,762	
86 - 88*	4,162	1,530	2,686	900	
89 - 90*	4,216		2,710		1,810
91 - 93*	4,240		2,734		1,834
94 - 95*	4,264	1,530	3,080	900	2,180
96 - 98*	4,610		3,426		2,526
99 - 100*	4,956				
>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 age 76 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. Premium rates are not guaranteed and maybe adjusted based on future experience.
3. Supreme Health B Plus is available for Singaporeans and Singapore Permanent Residents only.
4. 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 age 18 next birthday as long as one parent, who is the Policyholder, is insured under Supreme Health P Plus, A Plus, B Plus or Standard Plan.

Premium Rates (Annual) – Supreme Health A Plus

Age Next Birthday	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by Medisave^]	Additional Private Insurance Coverage		
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash (S\$)
1 - 18	189	130	59	300	0
19 - 20	200		70		
21 - 30	265				
31 - 40	418	310	108	600	0
41 - 45	642	435	207		
46 - 50					
51 - 55	967	630	337	900	343
56 - 60					
61 - 65	1,299	755	544		
66 - 70	1,758	815	943	900	510
71 - 73	2,295	885	1,410		
74 - 75	2,648	975	1,673		
76 - 78*	3,481	1,130	2,351	900	773
79 - 80*	3,557	1,175	2,382		
81 - 83*	3,606	1,250	2,356		
84 - 85*	4,284	1,430	2,854	900	1,451
86 - 88*	5,249	1,500	3,749		
89 - 90*	5,308		3,808		
91 - 93*	5,358	1,530	3,828	900	1,482
94 - 95*	5,377		3,847		
96 - 98*	5,689		4,159		
99 - 100*	6,155		4,625		
>100*	6,622		5,092		

^ 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 age 76 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. Premium rates are not guaranteed and maybe adjusted based on future experience.
3. Supreme Health A Plus is available for Singaporeans and Singapore Permanent Residents only.
4. 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 age 18 next birthday as long as one parent, who is the Policyholder, is insured under Supreme Health P Plus, A Plus, B Plus or Standard Plan.

Premium Rates (Annual) – Supreme Health P Plus

Age Next Birthday	Total Premiums (S\$)	MediShield Life Premiums (S\$) [Fully Payable by Medisave^]	Additional Private Insurance Coverage		
			Premiums (S\$)	Additional Withdrawal Limits# (AWLs) [S\$]	Cash (S\$)
1 - 18	294	130	164	300	0
19 - 20	321		191		
21 - 30	417		222		
31 - 40	570		260		
41 - 45	894	435	459	600	152
46 - 50					
51 - 55	1,382	630	752	600	278
56 - 60	1,508		878		
61 - 65	1,874	755	1,119	900	519
66 - 70	2,639	815	1,824		
71 - 73	3,447	885	2,562	900	1,224
74 - 75	3,744	975	2,769		
76 - 78*	4,602	1,130	3,472	900	1,662
79 - 80*	4,924	1,175	3,749		
81 - 83*	5,237	1,250	3,987	900	1,869
84 - 85*	6,176	1,430	4,746		
86 - 88*	6,848	1,500	5,348	900	2,572
89 - 90*	7,139		5,639		
91 - 93*	7,274	1,530	5,744	900	2,849
94 - 95*	7,580		6,050		
96 - 98*	8,026	1,530	6,496	900	3,087
99 - 100*	8,693		7,163		
>100*	9,360	1,530	7,830	900	3,846

^ 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 age 76 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. Premium rates are not guaranteed and maybe adjusted based on future experience.
3. Supreme Health P Plus is available for Singaporeans, Singapore Permanent Residents and Foreigners.
4. 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 age 18 next birthday as long as one parent, who is the Policyholder, is insured under Supreme Health P Plus, A Plus, B Plus or Standard Plan.

Premium Rates (Annual) – Total Health

Age Next Birthday	Silver (S\$)	Gold (S\$)	Platinum Select (S\$) NEW	Platinum (S\$)
1 - 18	153	192	207	450
19 - 20	171	214	227	491
21 - 30				502
31 - 40	211	242	260	604
41 - 50	225	281	298	726
51 - 55	292	399	417	1,088
56 - 60	399	545	570	1,482
61 - 65	526	724	762	1,741
66 - 70	687	929	987	2,263
71 - 75	896	1,180	1,255	3,227
76 - 78*	1,089	1,520	1,598	3,515
79 - 80*	1,212	1,701	1,796	3,970
81 - 83*	1,392	1,956	2,036	4,109
84 - 85*	1,698	2,273	2,445	4,766
86 - 88*	1,776	2,376	2,460	4,794
89 - 90*	1,873	2,652	2,697	4,940
91 - 93*	1,931	2,741	2,803	5,135
94 - 95*	2,003	2,849	2,900	5,277
96 - 98*	2,081	2,966	3,027	5,508
99 - 100*	2,241	3,202	3,343	6,083
>100*	2,432	3,479	3,595	6,998

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

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

Premium rates are not guaranteed and maybe adjusted based on future experience.

Foreigners are eligible to purchase Total Health Platinum only.

A 10% Child Discount will be given on the first policy year's premium (before GST) for a child up to and including age 18 years next birthday provided one parent who is the Policyholder is insured under Total Health.

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

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.

Premium Rates (Annual) – Total Health Plus

Age Next Birthday	Essential (S\$)	Advance (S\$)
1 - 18	68.26	227.26
19 - 30	103.50	327.75
31 - 40	108.74	378.00
41 - 50	121.50	459.00
51 - 55	186.75	614.25
56 - 60	234.75	739.51
61 - 65	332.99	1,032.00
66 - 70	459.76	1,272.75
71 - 75	649.50	1,786.50
76 - 78*	836.26	2,335.50
79 - 80*	919.49	2,505.01
81 - 83*	1,186.50	3,172.50
84 - 85*	1,275.00	3,472.50

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

Annual premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change. Premium rates are not guaranteed and may be adjusted based on future experience.

A 10% Child Discount will be given on the first policy year's premium (before GST) for a child up to and including age 18 years next birthday provided one parent who is the Policyholder is insured under Total Health Plus.

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

Total Health and Total Health Plus rider are **not** Medisave-approved Integrated Shield plans and premiums are not payable using Medisave.

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 **www.greasternlife.com/supremehealth**

 **wecare-sg@greasternlife.com**

Maximum entry age for Supreme Health (B Plus, A Plus and P Plus), Total Health and Total Health 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.

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 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 24 July 2017.

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

1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659