

Health Protection

# SUPREMESHIELD

One solution for all your hospitalisation needs



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We cherish the importance of staying fit and well for ourselves and those we love. And if ever there's a need for urgent medical attention or hospitalisation, we want to be assured of a swift recovery without the financial and emotional strain on our family. That's what Great Eastern Life's SupremeShield is all about. It offers comprehensive and affordable medical coverage that puts you and your family first, wherever you are.

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## SUPREMESHIELD – An all-in-one solution

When you are hospitalised, your focus should be on your recovery. The last thing you want is to worry about the medical expenses. SupremeShield combines the benefits of two of Great Eastern hospitalisation plans – SupremeHealth and TotalShield – to give you the single solution to ease your financial burden against medical bills.

SupremeShield makes comprehensive hospitalisation and medical protection available, affordable and convenient in one simple package. No worries about gaps in your coverage. And it's flexible to suit your budget and needs.

# **SUPREMEHEALTH**

## **Your assurance against hefty hospitalisation bills**

### **Comprehensive lifetime coverage, guaranteed**

As a hospitalisation and surgical plan, SupremeHealth provides more than just the basic. Available in 3 plan types, it enables you to choose your coverage according to your needs and budget.

On top of guaranteed lifetime coverage, the plan reimburses the eligible expenses of your hospital bills up to the amount charged. You may not need to bear any hospitalisation expenses, other than the regulatory deductible and co-insurance portions. Renewability is guaranteed, even when you have made claims against the plan.

#### **Coverage extends to:**

- Surgery and Intensive Care Unit charges
- 120 days Pre-Hospital Specialist's Consultation and 120 days Post-Hospital Follow-Up Treatment
- Full length of confinement in community hospital with reimbursement of up to S\$500 per day
- Benefit Limit of up to S\$600,000 per policy year
- Enjoy waiver of pre-admission deposit up to S\$10,000 and be ensured a smoother hospital admission with our Letter of Guarantee (LOG)<sup>1</sup>

### **Coverage extends to a wide range of special medical conditions**

Unlike most medical insurance, SupremeHealth provides coverage for acute conditions that require close medical attention. It covers kidney dialysis treatment, stem cell and organ transplants as well as cancer treatments.

### **Greater assurance for women**

With exclusive coverage on a host of pregnancy and childbirth complications, as well as congenital abnormalities, women can now enjoy a greater protection. On top of that, SupremeHealth also reimburses the cost of Breast Reconstruction after a mastectomy, as part of your treatment for breast cancer.

### **Comprehensive psychiatric care**

SupremeHealth is one of the few medical plans that provides Pre- and Post-Hospital benefits for psychiatric treatment to offer you a comprehensive wellness coverage.

# **TOTALSHIELD**

## **The essential complement to your SupremeHealth plan**

### **Complete your protection**

Available in 4 plan types to complement your SupremeHealth plan, TotalShield fills up your protection gaps by taking care of the Deductible and Co-insurance portions.

### **Comprehensive extra benefits**

It is also a highly comprehensive plan packed with extra benefits to cover related out-of-hospital costs which include the following:

#### **• Hospital cash incentive**

Receive hospital cash incentive up to S\$275 for each day that you are admitted to a lower class ward than the one you are entitled to. This extra cash can come in handy for your daily expenses.

#### **• Enhanced Post-Hospital benefits to aid in your recovery**

Enjoy the freedom to seek alternative treatment to complement your existing medical care. Receive reimbursement of up to S\$6,000 per policy year for Post-Hospital Follow-Up Traditional Chinese Medicine treatment at any local and community hospitals.

#### **• Parent accommodation benefit**

Get your child covered under TotalShield. In the event that he/she is hospitalised, the plan covers accommodation expenses for one parent in the hospital to accompany the child, up to S\$80 per day for a period of up to 10 days per hospitalisation. If both of you are covered under TotalShield, you will also enjoy a 10% off your child's first year TotalShield policy premium.

#### **• Hospice care benefit**

TotalShield reimburses expenses on inpatient hospice stay for up to S\$300 per day and up to 90 days per policy year. The provision of this benefit helps to ease the emotional burden as well as physical discomfort for you and your loved ones.



## TOTALSHIELD PLUS RIDER

### TotalShield Plus Rider

Tailored for anyone who often travels overseas for work or leisure. The choice to have you covered round the clock worldwide.

### Extend your SupremeHealth and TotalShield coverage overseas

Travelling overseas for work or leisure has become part of our lifestyle. Most medical and hospitalisation plans only provide cover in the home country.

TotalShield Plus Rider covers medical treatments in an emergency and non-emergency situation overseas making it especially relevant if you are stationed abroad for long periods of time, or if you often travel for work or leisure. Whether you're overseas for a company trip or for leisure, TotalShield Plus Rider has you fully covered.

### Full cover for ASEAN<sup>17</sup> region

TotalShield Plus Rider gives you full cover on the eligible expenses incurred should an unfortunate event occur when you're in any of the ASEAN<sup>17</sup> countries.

### Comprehensive cancer treatment benefit

Receive reimbursement for inpatient and outpatient cancer treatment expenses such as consultation and medication.

### Emergency assistance services

Upgrade to the TotalShield Plus Rider (Advance plan) and benefit from the services of our service provider whenever you need medical advice or emergency medical assistance while you are overseas.


### Daily hospital income benefit

Receive up to S\$150 for each day that you are hospitalised due to an injury or illness up to a period of 180 days.

### How does SupremeShield work?

David had to undergo a major surgery for a serious condition. He is insured under SupremeHealth A Plus (As-Charged) and TotalShield Gold Plan. David's total bill came up to S\$25,000.

This is how much he will be reimbursed.

 <p><b>Restructured Hospital</b></p>	<table border="0"> <tr><td>Room &amp; Board</td><td>S\$10,000</td></tr> <tr><td>Surgical</td><td>S\$15,000</td></tr> <tr><td>Total Hospital bill</td><td>= S\$25,000</td></tr> </table>	Room & Board	S\$10,000	Surgical	S\$15,000	Total Hospital bill	= S\$25,000
Room & Board	S\$10,000						
Surgical	S\$15,000						
Total Hospital bill	= S\$25,000						
	<table border="0"> <tr><td>Less:</td><td></td></tr> <tr><td>Deductible</td><td>(S\$3,500)</td></tr> <tr><td>Nett of Deductible</td><td>= S\$21,500</td></tr> </table>	Less:		Deductible	(S\$3,500)	Nett of Deductible	= S\$21,500
Less:							
Deductible	(S\$3,500)						
Nett of Deductible	= S\$21,500						
	<table border="0"> <tr><td>Less:</td><td></td></tr> <tr><td>Co-insurance (10% of S\$21,500)</td><td>(S\$2,150)</td></tr> </table>	Less:		Co-insurance (10% of S\$21,500)	(S\$2,150)		
Less:							
Co-insurance (10% of S\$21,500)	(S\$2,150)						
<p><b>SupremeHealth</b></p> <p>Covers Eligible Expenses of your hospital bill up to the amount charged</p>	<table border="0"> <tr><td>SupremeHealth (As-Charged) pays</td><td>= S\$19,350</td></tr> </table>	SupremeHealth (As-Charged) pays	= S\$19,350				
SupremeHealth (As-Charged) pays	= S\$19,350						
<p><b>TotalShield</b></p> <p>Covers the Deductible + Co-insurance + comprehensive benefits</p>	<table border="0"> <tr><td>TotalShield pays S\$3,500 + S\$2,150</td><td>= S\$5,650</td></tr> </table>	TotalShield pays S\$3,500 + S\$2,150	= S\$5,650				
TotalShield pays S\$3,500 + S\$2,150	= S\$5,650						
<p><b>SupremeShield</b></p> <p>Covers 100% of the bill</p>	<table border="0"> <tr><td>David pays S\$25,000 less (S\$19,350 + S\$5,650)</td><td>= S\$0</td></tr> </table>	David pays S\$25,000 less (S\$19,350 + S\$5,650)	= S\$0				
David pays S\$25,000 less (S\$19,350 + S\$5,650)	= S\$0						

What if David was hospitalised overseas for the same surgery during a two-month vacation?



TotalShield Plus Rider extends David's SupremeShield coverage worldwide. In addition, if he is covered under the Advance plan, he will also receive S\$150 daily hospital income benefit for each day he is hospitalised and Emergency Assistance Services while abroad.

## SupremeHealth Plan (SHP) Benefits Table

Plan Type	SHP B Plus <sup>2</sup> , SHP A Plus <sup>3</sup> , SHP P Plus
Hospitals/Wards Entitlement	Restructured Hospitals, Class B1 Wards (B Plus) Restructured Hospitals, Class A Wards (A Plus) Private Hospitals (P Plus)
Expense Item	Amount Limit
<b>1. Inpatient Benefits</b>	
<b>A. Hospitalisation and Surgery Benefits</b>	
Room & Board	As Charged <sup>10</sup> (B Plus, A Plus, P Plus)
Intensive Care Unit (ICU)	
Short-stay Ward	
Miscellaneous Hospital Services	
Daily In-Hospital Physician's Visit	
Surgery	
Surgical Implants/Approved Medical Consumables	
Gamma Knife	
Confinement in Community Hospital (per day)	S\$400 (B Plus), S\$450 (A Plus), S\$500 (P Plus)
<b>B. Additional Inpatient Benefits</b>	
Pregnancy and Childbirth Complications <sup>4</sup>	As Charged <sup>10</sup> (B Plus, A Plus, P Plus)
Breast Reconstruction after Mastectomy	
Accidental Dental Treatment	
Stem Cell Transplant	
Human Immunodeficiency Virus Due to Blood Transfusion and Occupationally Acquired HIV	As Charged <sup>10</sup> (Limited to S\$10,000 (B Plus), S\$15,000 (A Plus), S\$20,000 (P Plus) if incurred within 730 days from last policy effective date <sup>23</sup> )
Congenital Abnormalities (per Period of Insurance)	
Living Organ Donor Transplant (Kidney/Liver) <sup>5</sup> (per Transplant)	S\$20,000 (B Plus), S\$30,000 (A Plus), S\$50,000 (P Plus)
Psychiatric Treatment (including Pre & Post Hospital Benefits) (per Period of Insurance)	S\$2,000 (B Plus), S\$6,000 (A Plus), S\$8,000 (P Plus)
<b>C. Pre &amp; Post Hospital Benefits</b>	
Pre-Hospital Specialist's Consultation (within 120 days before Hospitalisation)	As Charged <sup>10</sup> (B Plus, A Plus, P Plus)
Examination and Laboratory Tests (during Hospitalisation and within 120 days before Hospitalisation)	
Post-Hospital Follow-up Treatment (within 120 days from Hospital discharge)	
<b>2. Outpatient Benefits</b>	
Erythropoietin	As Charged <sup>10</sup> (B Plus, A Plus, P Plus)
Immunosuppressant drugs prescribed for treatment of organ transplants: 1) Cyclosporin    2) Tacrolimus    3) Other Immunosuppressant drugs	
Kidney Dialysis Treatment	
Cancer Treatment: 1) Radiotherapy    2) Immunotherapy    3) Chemotherapy    4) Stereotactic Radiotherapy	
<b>3. Final Expenses Benefit<sup>6</sup></b>	S\$3,600 (B Plus), S\$6,000 (A Plus), S\$7,000 (P Plus)
<b>4. Other Benefits</b>	
Emergency Medical Treatment outside Singapore	As Charged: Limited to Singapore Restructured Hospitals, Class B1 Ward charges (B Plus) Limited to Singapore Restructured Hospitals, Class A Ward charges (A Plus) Limited to Singapore Private Hospital charges (P Plus)
<b>Pro-ration Factors<sup>7</sup></b>	
Pro-ration factor to apply to Private Hospital charges	50% (B Plus), 70% (A Plus), NA (P Plus)
Pro-ration factor to apply to Restructured Hospital, Class A Ward charges <sup>8</sup>	80% (B Plus), NA (A Plus, P Plus)
<b>Deductible<sup>9</sup></b>	
Per Period of Insurance (up to and including age 85 <sup>+</sup> years next birthday on renewal date)	Restructured Hospital: Ward C: S\$1,500    Short-stay Ward (non-subsidised): S\$2,000 Ward B2: S\$2,000    Short-stay Ward (subsidised): S\$1,500 Ward B1: S\$2,500    Day Surgery (non-subsidised): S\$2,500 Ward A: S\$3,500    Day Surgery (subsidised): S\$2,000
	Private Hospital and Hospital outside Singapore (All ward types & Day Surgery): S\$3,500
<b>Co-insurance</b>	10% (B Plus, A Plus, P Plus)
<b>Limits On Benefits Payable</b>	
Annual Benefit Limit	S\$200,000 (B Plus), S\$400,000 (A Plus), S\$600,000 (P Plus)
Lifetime Benefit Limit	Unlimited (B Plus, A Plus, P Plus)

## TotalShield Benefits Table

Plan Type <sup>11</sup>	Silver <sup>2</sup>	Gold <sup>3</sup>	Platinum Lite <sup>3</sup>	Platinum
Corresponding with SupremeHealth Plan Type	B Plus	A Plus	P Plus	
Hospitals/Wards Entitlement	Restructured Hospitals, Class B1 Wards	Restructured Hospitals, Class A Wards	Private Hospitals	Private Hospitals
<b>Medical Expense Reimbursement for</b> <b>1. Inpatient Benefits</b> <b>A. Hospitalisation and Surgery Benefits</b> - Room & Board - Intensive Care Unit (ICU) - Short-stay Ward - Miscellaneous Hospital Services - Daily In-Hospital Physician's Visit - Surgery - Surgical Implants/Approved Medical Consumables - Gamma Knife - Confinement in Community Hospital (up to S\$500 per day) <b>B. Additional Inpatient Benefits</b> - Pregnancy and Childbirth Complications <sup>4</sup> - Breast Reconstruction after Mastectomy - Accidental Dental Treatment - Stem Cell Transplant - Human Immunodeficiency Virus Due to Blood Transfusion and Occupationally Acquired HIV - Congenital Abnormalities - Living Organ Donor Transplant (Kidney/Liver) <sup>5</sup> - Psychiatric Treatment (including Pre & Post Hospital Benefits) <b>C. Pre &amp; Post-Hospital Benefits</b> - Pre-Hospital Specialist's Consultation (within 120 days before Hospitalisation) - Examination and Laboratory Tests (during Hospitalisation and within 120 days before Hospitalisation) - Post Hospital Follow-up Treatment (within 120 days from Hospital discharge) <b>2. Other Benefits</b> - Emergency Medical Treatment outside Singapore	<b>Private and Restructured Hospitals</b>  Up to S\$3,500 <sup>†</sup> of the total amount of such Eligible Expenses incurred per Period of Insurance (the "Basic" limit)  +  10% of the amount of such Eligible Expenses exceeding the Basic Limit per Period of Insurance	<b>Private and Restructured Hospitals</b>  Up to S\$3,500 <sup>†</sup> of the total amount of such Eligible Expenses incurred per Period of Insurance (the "Basic" limit)  +  10% of the amount of such Eligible Expenses exceeding the Basic Limit per Period of Insurance	<b>Restructured Hospitals</b>  Up to S\$3,500 <sup>†</sup> of the total amount of such Eligible Expenses incurred per Period of Insurance (the "Basic" limit)  +  10% of the amount of such Eligible Expenses exceeding the Basic Limit per Period of Insurance  <b>Private Hospitals<sup>15</sup></b>  10% of the amount of such Eligible Expenses exceeding S\$3,500 <sup>†</sup> per Period of Insurance	<b>Private and Restructured Hospitals</b>  Up to S\$3,500 <sup>†</sup> of the total amount of such Eligible Expenses incurred per Period of Insurance (the "Basic" limit)  +  10% of the amount of such Eligible Expenses exceeding the Basic Limit per Period of Insurance
<b>3. Outpatient Benefits</b> - Erythropoietin - Immunosuppressant drugs prescribed for treatment of organ transplants: 1. Cyclosporin    2. Tacrolimus    3. Other Immunosuppressant drugs - Kidney Dialysis Treatment - Cancer Treatment: 1. Radiotherapy    2. Chemotherapy 3. Immunotherapy    4. Stereotactic Radiotherapy	<b>Private and Restructured Hospitals</b> 10% of the total amount of such Eligible Expenses incurred per Period of Insurance			
<b>4. Special Benefits</b> - Get Well Benefit <sup>12</sup> (per Hospitalisation) - Emergency Accidental Outpatient Treatment (per Course of Treatment) - Ambulance Services (per Course of Treatment) - Confinement in Inpatient Hospice Care Institution (up to 90 days per Period of Insurance) - Post-Hospital Follow-up Traditional Chinese Medicine Treatment (per Period of Insurance) - Medical Aids (per Period of Insurance) - Parent Accommodation with Child <sup>13</sup> (up to 10 days per Hospitalisation) - Hospital Cash Incentive <sup>14</sup> : 1. Restructured Hospital Ward A 2. Restructured Hospital Ward B1 3. Restructured Hospital Ward B2 4. Restructured Hospital Ward C	S\$500 S\$1,000 S\$100 S\$200 per day S\$4,000 S\$1,000 S\$40 per day S\$0 S\$0 S\$50 S\$50	S\$500 S\$1,500 S\$150 S\$250 per day S\$5,000 S\$1,500 S\$60 per day S\$0 S\$50 S\$100 S\$100	S\$500 S\$2,000 S\$250 S\$300 per day S\$6,000 S\$2,000 S\$80 per day S\$50 S\$100 S\$150 S\$150	S\$500 S\$2,000 S\$250 S\$300 per day S\$6,000 S\$2,000 S\$80 per day S\$175 S\$225 S\$275 S\$275
<b>Pro-ration Factors<sup>7</sup></b>				
Pro-ration factor to apply to Private Hospital charges	50%	70%	NA	NA
Pro-ration factor to apply to Restructured Hospital, Class A Ward charges <sup>8</sup>	80%	NA	NA	NA
<b>Limits on Benefits Payable</b>				
Annual Benefit Limit	S\$75,000	S\$100,000	S\$200,000	S\$200,000
Lifetime Benefit Limit	S\$350,000	S\$500,000	S\$1,000,000	S\$1,000,000

## TotalShield Plus Rider Benefits Table

Plan Type	Essential	Advance
Worldwide Coverage	Expenses incurred outside of ASEAN <sup>17</sup> countries will be limited to Singapore Reasonable & Customary Charges	Expenses incurred outside of ASEAN <sup>17</sup> countries will be limited to Singapore Reasonable & Customary Charges after 90 days
Daily Hospital Income Benefit <sup>16</sup> (Up to 180 days per Period of Insurance)	S\$75	S\$150
Cancer Treatment per Period of Insurance	S\$10,000	S\$30,000
Emergency Assistance Services	Not Covered	Covered
Extension of Coverage to Treatment Overseas: (a) For TotalShield Lives Assured  (b) For SupremeHealth and TotalShield Lives Assured	(a) According to Benefit Schedule and terms and conditions of TotalShield policy  (b) According to Benefit Schedule and terms and conditions of SupremeHealth <sup>18</sup> and TotalShield policy	
<b>Additional Limits on Benefits Payable<sup>19</sup></b> (Limits will be doubled for SupremeHealth (As-Charged) Lives Assured)		
Additional Annual Benefit Limit	S\$25,000	S\$50,000
Additional Lifetime Benefit Limit	S\$100,000	S\$250,000

## SupremeHealth Premium Rates (Annual)<sup>20</sup>

Age Group	B Plus (S\$)	A Plus (S\$)	P Plus (S\$)
1 - 18	102	108	207
19 - 20	114	118	232
21 - 30	130	134	278
31 - 40	173	208	354
41 - 50	330	418	658
51 - 55	562	666	1,062
56 - 60	562	666	1,182
61 - 65	820	974	1,521
66 - 70	1,124	1,439	2,278
71 - 73	1,430	1,903	3,000
74 - 75	1,664	2,240	3,284

## TotalShield Plus Rider Premium Rates (Annual)<sup>21</sup>

Age Group	Essential (S\$)	Advance (S\$)
1 - 18	68.26	227.26
19 - 20	103.50	327.75
21 - 30	103.50	327.75
31 - 40	108.74	378.00
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 - 73	649.50	1,786.50
74 - 75	649.50	1,786.50

## TotalShield Premium Rates (Annual)<sup>21</sup>

Age Group	Silver (S\$)	Gold (S\$)	Platinum Lite (S\$)	Platinum (S\$)
1 - 18	146	183	198	384
19 - 20	163	204	217	418
21 - 30	163	204	217	418
31 - 40	201	231	248	448
41 - 50	215	268	284	538
51 - 55	279	380	398	837
56 - 60	380	520	544	1,140
61 - 65	501	690	726	1,339
66 - 70	655	885	940	1,741
71 - 73	854	1,124	1,196	2,482
74 - 75	854	1,124	1,196	2,482

**Footnotes:**

- <sup>1</sup> LOG will be issued to hospitals for Lives Assured who are hospitalised at participating restructured and private hospitals. Terms and conditions apply.
- <sup>2</sup> Not applicable for foreigners and Singapore permanent residents. For Singapore citizen only.
- <sup>3</sup> Not applicable for foreigners.
- <sup>4</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 and post partum haemorrhage. A waiting period of 300 days applies.
- <sup>5</sup> The recipient must be a family member (parents, siblings, children or spouse) of the Life Assured. A waiting period of 730 days applies.
- <sup>6</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.
- <sup>7</sup> Proportion of the total of Eligible Expenses incurred in the Hospital/ward stated which may be reimbursed.
- <sup>8</sup> Does not apply to the Expenses incurred in a Restructured Hospital for Outpatient Benefits.
- <sup>9</sup> Does not apply to Outpatient Benefits.
- <sup>10</sup> "As Charged" means all eligible Expenses incurred by the Life Assured in the Hospital and Ward Class to which the Life Assured is entitled under the Plan Type insured.
- <sup>11</sup> Policyholder must purchase plan types under SupremeHealth and TotalShield with corresponding Hospital/Wards entitlement.
- <sup>12</sup> For Hospitalisation of 9 consecutive days and above.
- <sup>13</sup> Refers to the Life Assured's age up to and including age 18 years next birthday on the Renewal Date.
- <sup>14</sup> Scale of benefit only applicable to Singapore Citizen/Permanent Resident. For foreigners, a daily cash incentive of S\$175 will be given if the Life Assured is admitted to any class or type of wards of a Restructured Hospital.
- <sup>15</sup> The total Eligible Expenses incurred per Period of Insurance up to the Basic Limit is not covered.
- <sup>16</sup> Does not apply to confinement in a Community Hospital and confinement in an Inpatient Hospice Care Institution and Psychiatric Treatment.
- <sup>17</sup> Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.
- <sup>18</sup> The Lifetime Benefit Limit for Extension of Coverage to Treatment Overseas under SupremeHealth (As-Charged) Plan will be S\$1 million, S\$3 million and S\$5 million for SupremeHealth B Plus, A Plus and P Plus Plans respectively.
- <sup>19</sup> On top of Limits on Benefits Payable for TotalShield Plan.
- <sup>20</sup> Maximum Medisave withdrawal limit<sup>22</sup> for premium payment is:
- S\$800 for Lives Assured 65 years old and below per policy per annum
  - S\$1,000 for Lives Assured from 66 years old to 75 years old per policy per annum
  - S\$1,200 for Lives Assured from 76 years old to 80 years old per policy per annum
  - S\$1,400 for Lives Assured above 80 years old per policy per annum
- <sup>21</sup> Monthly premiums are generated by multiplying annual premiums with factor 0.08583.
- <sup>22</sup> Subject to prevailing rule by Ministry of Health.
- <sup>23</sup> Last Policy Effective Date means the latest date of:
- (i) The Commencement Date of Insurance of the Life Assured;
  - (ii) The last Date of Reinstatement of the Policy; or
  - (iii) The last effective date of upgrading of the Policy.
- \* Deductibles will increase by 50% when the Life Assured is above age 85 years next birthday on Renewal Date.
- † Increase to S\$5,250 for Life Assured above age 85 years next birthday on the Renewal Date.

**For a complete medical coverage with SupremeShield, contact your Great Eastern Life Distribution Representative today.**

 **Call** our Product Enquiry Line at +65 6248 2211

 **Click** on [greateasternlife.com](http://greateasternlife.com)

 **Email** to [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com)

**Note:**

Maximum entry age for SupremeHealth, TotalShield and TotalShield Plus rider is age 75 years next birthday. For Lives Assured age 75 years and above, please refer to the product summary for the renewal premium rate.

All premium rates are inclusive of 7% GST. Premium rates are not guaranteed and may be increased at policy renewal at the full discretion of the company. Age stipulated refers to age at next birthday. The SupremeHealth benefits and features highlighted in this brochure apply to SupremeHealth Plan Types: B Plus, A Plus and P Plus only.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefits at the same cost.

These plans are protected under the Policy 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 Chinese versions of the brochure, the English version shall prevail.

Information correct as at 10 March 2014.

The Great Eastern Life Assurance Company Limited (Reg No. 1908 00011G)  
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Great Eastern  
Life is Great  
A member of the OCBC Group