



PRUDENTIAL

Here, on your side

Supporting you as your trusted health partner,
so you can live your best life every step of
the way.

PRUShield. Better healthcare coverage, for better lives.

Why do you need **additional medical coverage**?

When the unexpected happens, you should focus on recovering instead of worrying about your medical bills. Seeking treatment can cause a financial strain if you are not prepared for unexpected medical expenses, especially with **rising healthcare costs**.

With Singapore being one of the **fastest ageing populations** in the world and more are living to 100¹, we are committed to being your most trusted partner and protector by providing accessible and **comprehensive medical coverage** for our customers.

How can **PRUShield** help?

Medical treatment costs vary depending on several factors including the medical condition and the type of hospital you choose.

MediShield Life (MSHL), our national health insurance plan for Singaporeans and Permanent Residents (PRs), provides **basic medical coverage** by offsetting part of your medical expenses.

Our suite of **PRUShield**² and **PRUExtra** supplementary plans **complement MediShield Life** by providing you with more comprehensive medical coverage that includes options to suit your budget and healthcare needs – helping you focus on recovery by easing your financial burden.

With **PRUShield**, you can enjoy e-claims for pre- and post- hospitalisation with claims payout via PayNow.

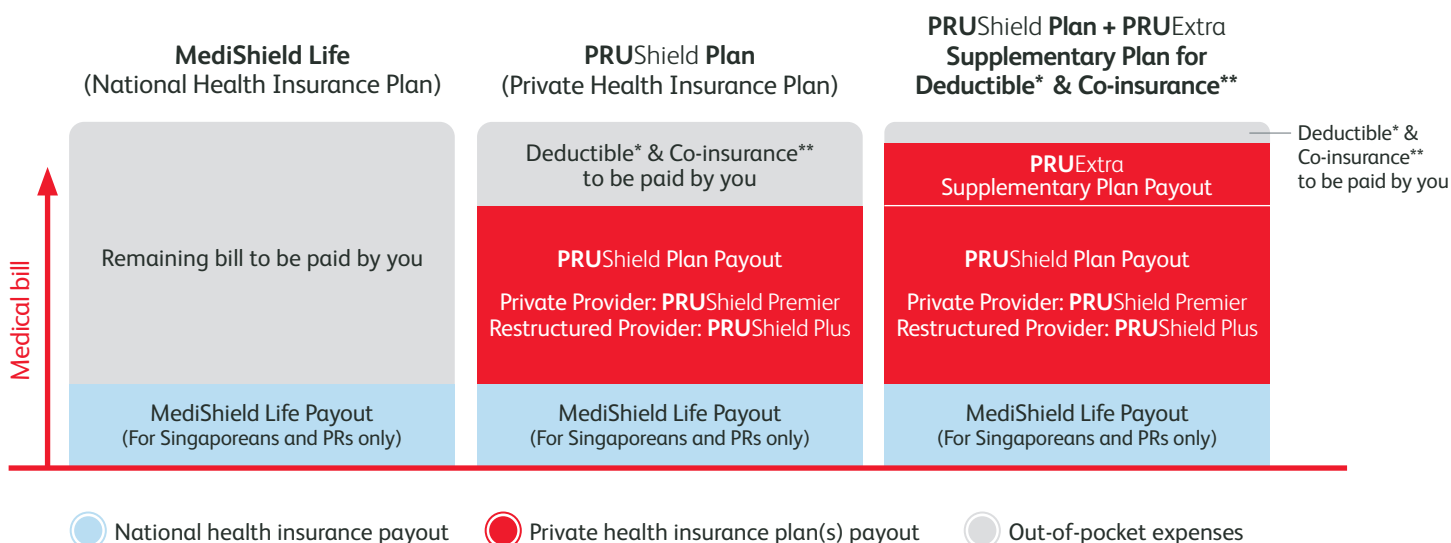


Diagram above is for illustrative purposes only. Please note that pro-ration will apply for Private Hospital Bill or Restructured Hospital Class A/B1 Ward bill under MediShield Life.

* Deductible: The amount you need to pay before any **PRUShield** benefits are paid out.

** Co-insurance: A percentage of the claimable amount you need to co-pay or share after you have paid for the Deductible.

¹ Source: Prudential's Ready for 100 White Paper.

² If the life assured is a Singaporean or Permanent Resident of Singapore, **PRUShield** is available as an Integrated Shield Plan made up of MediShield Life provided by the Central Provident Fund Board and additional private insurance provided by Prudential.

Benefits of PRUShield

We've got you covered



High annual coverage of up to **S\$2 million**¹ for medical treatment, including comprehensive cancer treatment coverage



Minimise your out-of-pocket expenses



Refresh your annual coverage²



Pre-hospitalisation coverage for up to **180 days** and post-hospitalisation coverage for up to **365 days**



Coverage for individuals with elevated risk profiles through **risk-based loading**³

We let you take your pick



Wide choice of private and restructured **hospitals, ward classes and doctors**



Complement your main plan with a supplementary plan to limit your out-of-pocket expenses to **S\$3,000** per policy year⁴

We go the extra mile



No medical underwriting⁵ for any new plan purchase at significant life events



Emergency medical treatment **outside Singapore** and planned **overseas** medical treatments



Exclusive value-added services of **preferential health screening, vaccination** and teleconsultation rates and **Chronic Care Management** for all **PRUShield** customers

Public Service Officers enjoy 10% off **PRUShield Premier** and **PRUShield Plus** premiums⁶ for the first year

¹ For **PRUShield Premier** plan, the Policy Year Limit is S\$2 million provided all claims within the same Policy Year are incurred at Panel Providers.

² Applicable when Life Assured has exceeded the Policy Year Limit and is hospitalised for a different medical condition within the same Policy Year. The Policy Year Limit will be refreshed only once in the same Policy Year.

³ Subject to underwriting assessment.

⁴ Out-of-pocket expenses are capped at S\$3,000 per policy year if you seek treatment from participating **PRUPanel Connect** specialists at panel hospitals or day surgery centres, or Extended Panel Specialists with pre-authorisation approval.

⁵ This benefit allows customers who purchased **PRUShield** on Standard Terms and have yet to make a claim to purchase another policy without evidence of good health at significant life events such as marriage and becoming a parent. Other terms & conditions apply. Please check with your Prudential Financial Representative for the policy document for full details.

⁶ Refers to Prudential's portion of the Integrated Shield Plan (IP) premium. Not applicable on **PRUExtra** supplementary plan (if any).

Value-added services for all PRUShield customers

We are committed to support you in your journey towards wellness.



Health Screening and Vaccination

Lower the risk of serious health complications through regular health screenings and vaccinations. Enjoy preferential rates on health screening packages and fully subsidised home-based child and senior vaccinations¹ for Singapore citizens.

Visit <https://www.prudential.com.sg/ppc-screening> for more information.



Teleconsultation

Consult a GP 24/7 on demand at preferential rates and receive your medication within 3 hours with no delivery fee. Should you require a GP referral letter to a specialist, the healthcare provider will obtain your consent before Prudential contacts you, and we will assist to secure an appointment for you to see a panel specialist within three working days².

Visit <https://www.prudential.com.sg/ppc-teleconsult> for more information.



Chronic Care Management Programmes

Our Diabetes, Hypertension, High Cholesterol and Mental Wellness Programmes help with early detection of chronic conditions, improving your level of care while reducing medical costs.

Benefits



Undergo preventive screening comprising of Blood Sugar, Blood Pressure, Body Mass Index (BMI) and Lipid tests at no cost across Raffles Medical clinics islandwide.



Complete a PHQ-9 assessment at no cost to gain insight into your current mental health and determine if further support is needed.



Use MediSave to partially claim any treatment costs³.



Dedicated care team at Raffles Medical to track your progress.



Receive professional guidance on how to manage your chronic conditions. Learn about easy, healthy changes you can make to improve your lifestyle.



Provision of standard medications during the course of your care programme.

Visit www.prudential.com.sg/ppc-ccmp for more information and make an appointment on our website or via our customer portal (**PRU**access).

¹ Children between 2 and 18 months will be eligible for full subsidies if they are the Life Assured of the PRUShield policy. Senior vaccinations are available for individuals aged 65 and above.

² On a best effort basis.

³ MediSave benefits are applicable only for Singapore citizens and Permanent Residents, subject to their annual limits.

A little **extra** goes a long way

You can also enjoy the flexibility of adding a **supplementary plan** for more coverage.

Plan	PRUShield Premier			PRUShield Plus ⁸	
	PRUExtra Premier CoPay	PRUExtra Preferred CoPay	PRUExtra Premier Lite CoPay	PRUExtra Plus CoPay	PRUExtra Plus Lite CoPay
Hospital / Ward Types	All Singapore Private and Restructured Hospitals	All Singapore Private and Restructured Hospitals under Panel and Non-panel providers ¹	All Singapore Private and Restructured Hospitals	All Singapore Restructured Hospitals (up to Class A Ward)	
Patients receiving treatment for one primary cancer - Cancer Drug Treatment listed on the Cancer Drug List (CDL) ²	Up to 20 times of MediShield Life limit for one primary cancer per month (with PRUShield and PRUExtra)				
- Cancer Drug Treatment not listed on CDL	S\$150,000 per year with PRUExtra				
- Cancer Drug Services ³	Up to 20 times of MediShield Life limit for one primary cancer per policy year (with PRUShield and PRUExtra)				
PRUShield's Deductible ⁴ Amount (Per Policy Year)	Covers 95% of deductible amount, you pay the remaining 5%		Covers 50% of deductible amount (subject to a maximum of S\$1,750 per policy year), you pay the remaining 50%	Covers 95% of deductible amount, you pay the remaining 5%	Covers 50% of deductible amount (subject to a maximum of S\$1,750 per policy year), you pay the remaining 50%
PRUShield's Co-insurance ⁵ : 10%	Covers 50% of co-insurance amount, you pay the remaining 50%				
Stop-Loss ⁶ (Per Policy Year)	S\$3,000 for Panel providers ¹ , Extended Panel (EP) specialists ⁷ , and in emergency cases				
Subject To Claims-Based Premium Pricing (CBP)	Yes		No		
PRUPanel Connect Exclusive Value-Added Services	Yes		No		
Premiums of Supplementary Plan (Rider) for aged 30	S\$659.20⁹	S\$482.40⁹	S\$334.00	S\$264.00	S\$158.00
Premiums Compared to PRUExtra Premier CoPay for aged 30	–	↓ 27%	↓ 49%	↓ 60%	↓ 76%
Eligibility	Singapore Citizen, Singapore PR, Foreigner ¹⁰				

¹ Our Panel Providers consist of participating specialists on the PRUPanel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to:

- all restructured Hospitals and treatment centres;
- participating private Hospitals; and
- participating private treatment centres that appear on our PRUPanel Connect [website](#).

Non-panel providers refer to:

- specialists in Non-panel Healthcare Institutions (Non-panel HI), which are private Hospitals and private treatment centres listed under Non-panel on our [website](#); and
- non-participating private specialists who provide inpatient or day surgery treatment in private Hospitals and private treatment centres listed under Panel HI on our [website](#).

We may change this Panel or Non-panel list from time to time.

² Refer to the Cancer Drug List (CDL) on [MOH's website](#) for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL).

³ Refer to the MediShield Life Benefits on [MOH's website](#) for the MediShield Life claim limits for Cancer Drug Services.

⁴ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

⁵ Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

⁶ Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of S\$3,000 per policy year if your hospital confinement is with one of the Panel providers¹, EP specialists⁷, and for emergency cases. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount.

⁷ Learn more about the [Extended Panel](#).

⁸ Pro-ration applies if you go to a private hospital.

⁹ Premiums shown are with 20% PRUWell Reward.

¹⁰ Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, S Pass, Student Pass, Entre Pass, Overseas Networks & Expertise Pass, Long-Term Visit Pass, Dependant's Pass, Work Permit Pass (Occupation Class 1 to 3).

PRUPanel Connect

At Prudential, it is our goal to continually enhance our services to serve you better. With **PRUPanel Connect**, you can gain seamless access to **quality healthcare** and **value-added services**.

PRUPanel Connect is a Healthcare Institution-led panel programme that offers greater convenience to policyholders with **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay** supplementary plan. Eligible¹ policyholders can enjoy a suite of value-added services.

Benefits of PRUPanel Connect



Appointment Booking

Book an appointment to visit a **PRUPanel Connect** specialist through our website www.prudential.com.sg/ppc or our hotline at 1800 333 0333.



Enhanced Letter of Guarantee (LOG)

Enjoy a cashless² experience and a higher LOG amount of S\$30,000 and S\$15,000 for participating specialists at **PRUPanel Connect** Private Hospitals and Private Day Surgery Centres respectively.



Pre-Authorisation Letter

If you are not eligible for LOG at our **PRUPanel Connect** Private Partner Healthcare Institutions, you may still apply for Pre-Authorisation. Simply inform the Business Office/Centre to submit your request and allow three working days for processing.



Lower Claims-Based Premium Pricing & Stop-Loss Benefit³

Premium level will remain unchanged for **PRUExtra Preferred CoPay** and limited to a one level increase for **PRUExtra Premier CoPay** upon the next policy renewal should **all** claims within the same policy year be made under panel providers. You can also enjoy a stop-loss benefit which caps out-of-pocket expenses at S\$3,000 per policy year.



Concierge Service

Visit our concierge desk at **PRUPanel Connect** Private Partner Hospitals for assistance on any **PRUShield** related enquiries. Customers admitted for in-patient or day surgery can also get a complimentary hospital parking coupon here or a GrabGift voucher⁴ via email.



Extended Panel **For all PRUExtra customers**

Get access to a wider choice of doctors and better continuity of care. Enjoy selected panel benefits when seeing doctors from other insurers' panels through Pre-Authorisation.

¹ Please refer to www.prudential.com.sg/ppc-validate for eligibility.

² Terms & conditions apply. Please refer to <https://www.prudential.com.sg/ppc-tnc>.

³ To be eligible for panel benefits, the treatment must be inpatient or a day surgery provided by a participating specialist empanelled at the **PRUPanel Connect** Healthcare Institution as indicated on www.prudential.com.sg/ppc-specialists.

⁴ For in-patient and day surgery cases only. GrabGifts are one-stop vouchers that can be used on Transport, Food, Mart, or Express on Grab mobile app.

Rewarding you for staying healthy

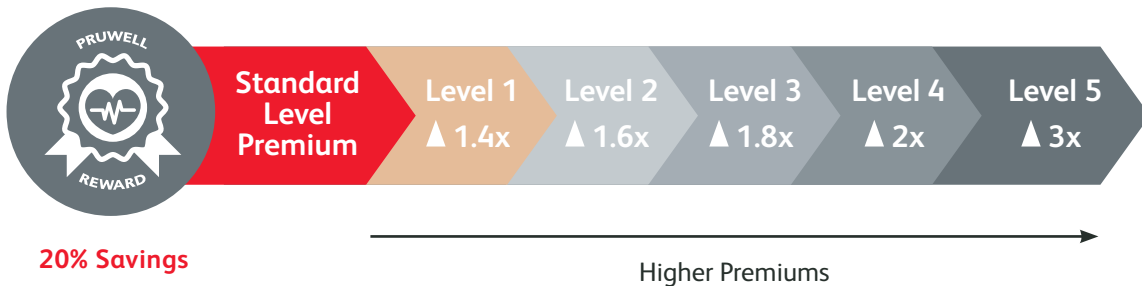
Claims-based premium pricing for PRUExtra Premier CoPay or PRUExtra Preferred CoPay Supplementary Plan

With claims-based premium pricing, you will start off at the Standard Level Premium, the lowest for your age band. You will enjoy the PRUWell Reward, a **20% savings** on your Standard Level Premium when your policy is accepted by us with no special terms and conditions.

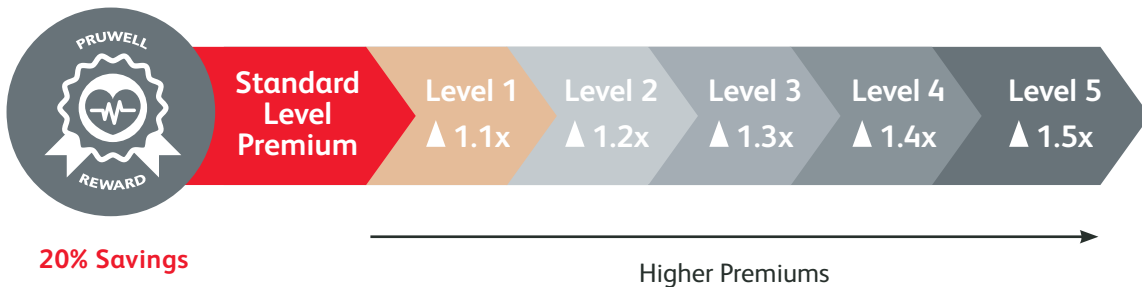
Your premium level will be determined by any previous claims you made during the review period. As long as **no claims** are made on your supplementary plan, you will continue to enjoy the PRUWell Reward on your Standard Level Premium at your next policy renewal.

In the face of an ageing population, increasing longevity and healthcare costs, our claims-based premium pricing approach ensures premiums **remain affordable in the long run**. For customers aged 55* and above, the increase in premiums is capped at **1.5x**.

Age 1 to 54*:



Age 55* and above:



* Based on age next birthday, at policy renewal.

How **claims-based premium pricing** works for PRUExtra Premier CoPay

Source of claim	Claim amount during the review period	Movement on premium levels (at the next policy renewal)
Panel Providers ¹ (except Restructured hospitals or treatment centres) EP specialists (Panel HI) ²	S\$1,000 and below	Remains on the same level
	Above S\$1,000	↑ 1 level (limit at level 5)
Not under Panel Providers ¹ (excluding EP specialists (Panel HI)) EP specialists (Non-panel HI) ²	S\$1,000 and below	Remains on the same level
	Above S\$1,000 to S\$5,000	↑ 2 levels (limit at level 5)
	Above S\$5,000	↑ 4 levels (limit at level 5)
Only Restructured hospitals or treatment centres ¹	Any amount	↓ 1 level (limit at standard)
No claim	Nil	↓ 1 level (limit at standard)

¹ Our Panel Providers consist of participating specialists on the PRUPanel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to:

- all restructured Hospitals and treatment centres;
- participating private Hospitals; and
- participating private treatment centres that appear on our PRUPanel Connect [website](#).

Non-panel providers refer to:

- specialists in Non-panel Healthcare Institutions (Non-panel HI), which are private Hospitals and private treatment centres listed under Non-panel on our [website](#); and
- non-participating private specialists who provide inpatient or day surgery treatment in private Hospitals and private treatment centres listed under Panel HI on our [website](#).

We may change this Panel or Non-panel list from time to time.

² An Extended Panel (EP) specialist is a Registered Medical Practitioner who meets all of the following conditions: is on another Integrated Shield Plan Insurer's approved panel list; has obtained pre-authorisation approval from us; follows our fees schedule; and meets pre-authorisation terms and conditions.

Learn more about the [Extended Panel](#).

Note:

Should there be occurrences of Private Hospitals and Restructured Hospital claims within the same review period, only the claims under Private Hospitals will be added together to calculate the premium level. If there is a claim from a Private Hospital or private medical institution that is not under our Panel Providers or is under EP specialists (not at our Panel HI), and it is made within the same review period as a Panel Provider or an EP specialist (Panel HI), the premium level will be based on the Private Hospital or private medical institution that is not under our Panel Providers' or is under EP specialists' (not at our Panel HI) premium level to determine the movement on premium level at policy renewal.

How claims-based premium pricing works for PRUExtra Preferred CoPay

Source of claim	Claim amount during the review period	Movement on premium levels (at the next policy renewal)
Panel Providers ¹ (except Restructured hospitals or treatment centres)	Any amount	Remains on the same level
EP specialists ² (Panel HI)	S\$1,000 and below	Remains on the same level
	Above S\$1,000	↑ 1 level (limit at level 5)
Non-panel Providers ¹ (excluding EP specialists ² (Panel HI)) EP specialists ² (Non-panel HI)	S\$1,000 and below	Remains on the same level
	Above S\$1,000 to S\$5,000	↑ 2 levels (limit at level 5)
	Above S\$5,000	↑ 4 levels (limit at level 5)
Only Restructured hospitals or treatment centres ¹	Any amount	↓ 1 level (limit at standard)
No claim	Nil	↓ 1 level (limit at standard)
No Access HI ³	Not applicable as expenses will not be reimbursed	

¹ Our Panel Providers consist of participating specialists on the PRUPanel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to:

- all restructured Hospitals and treatment centres;
- participating private Hospitals; and
- participating private treatment centres that appear on our PRUPanel Connect [website](#).

Non-panel providers refer to:

- specialists in Non-panel Healthcare Institutions (Non-panel HI), which are private Hospitals and private treatment centres listed under Non-panel on our website; and
- non-participating private specialists who provide inpatient or day surgery treatment in private Hospitals and private treatment centres listed under Panel HI on our [website](#).

We may change this Panel or Non-panel list from time to time.

² An Extended Panel (EP) specialist is a Registered Medical Practitioner who meets all of the following conditions: is on another Integrated Shield Plan Insurer's approved panel list; has obtained pre-authorisation approval from us; follows our fees schedule; and meets pre-authorisation terms and conditions. Learn more about the [Extended Panel](#).

³ All private Hospitals or private medical institutions not under our Panel or Non-panel list will be considered as No Access HI.

Note:

Should there be occurrences of Private Hospitals and Restructured Hospital claims within the same review period, only the claims under Private Hospitals will be added together to calculate the premium level. If there is a claim from a Private Hospital or private medical institution that is under our Non-panel Providers or an EP specialist (Non-panel HI), and it is made within the same review period as a Panel Provider or an EP specialist (Panel HI), the premium level will be based on the Private Hospital or private medical institution that is under our Non-panel Providers' or EP specialist's (Non-panel HI) premium level to determine the movement on premium level at policy renewal.

Here's an example of how PRUShield protects you



John is a 30-year-old Singaporean who underwent a surgery and was hospitalised for 10 days.

With PRUShield and PRUExtra, John only had to pay a portion of the total bill, depending on which plans he had.

PRUShield Plus and PRUExtra Supplementary Plans: Coverage for **restructured hospital**



Restructured Hospital Class A Ward Total Bill **S\$20,000**

If he had PRUShield Plus at a premium of **S\$0.86/day** (including MediShield Life premium)

PRUShield Plus (including MediShield Life) covers **S\$14,850**

John pays **S\$5,150**
[Deductible (S\$3,500) + Co-insurance (S\$1,650)]

He can choose a supplementary plan to add on to save on his out-of-pocket expenses

If he had PRUExtra Plus CoPay at a premium of **S\$0.72/day**

PRUShield Plus (including MediShield Life) covers **S\$14,850**

PRUExtra Plus CoPay covers **S\$4,150**
(95 % of Deductible and 50 % of Co-insurance)
= [Deductible (S\$3,325) + Co-insurance (S\$825)]

John pays **S\$1,000**
This amount will be added towards the annual limit on out-of-pocket expenses.

If he had PRUExtra Plus Lite CoPay at a premium of **S\$0.43/day**


PRUShield Plus (including MediShield Life) covers **S\$14,850**

PRUExtra Plus Lite CoPay covers **S\$2,575**
(50 % of Deductible and 50 % of Co-insurance)
= [Deductible (S\$1,750) + Co-insurance (S\$825)]

John pays **S\$2,575**
This amount will be added towards the annual limit on out-of-pocket expenses.

PRUShield Premier and PRUExtra Supplementary Plans: Coverage for private hospital under Prudential's Panel¹

Panel provider



Private Hospital Single-bedded Ward Total Bill S\$80,000

If he had **PRUShield Premier** at a premium of **S\$1.52/day** (including MediShield Life premium)



PRUShield Premier (including MediShield Life) covers **S\$68,850**
John pays **S\$11,150**
[Deductible (S\$3,500) + Co-insurance (S\$7,650)]

He can choose a supplementary plan to add on to save on his out-of-pocket expenses

If he had **PRUExtra Premier CoPay** at a premium of **S\$1.81/day** (with **PRUWell Reward**)

PRUExtra Premier CoPay helps to cover **S\$8,150**
(95% of Deductible and 50% of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]

His premium level will move up by 1 level at the next policy renewal.






With stop-loss for Panel Providers, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had **PRUExtra Preferred CoPay** at a premium of **S\$1.32/day** (with **PRUWell Reward**)

PRUExtra Preferred CoPay helps to cover **S\$8,150**
(95% of Deductible and 50% of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]

His premium amount will remain the same.

With stop-loss for Panel Providers, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had **PRUExtra Premier Lite CoPay** at a premium of **S\$0.92/day** (not subject to CBP)

PRUExtra Premier Lite CoPay helps to cover **S\$8,150**
(not subject to CBP)
(50% of Deductible and 50% of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$1,750) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$2,575)]

His premium amount will remain the same.


With stop-loss for Panel Providers, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

The figures are for illustrative purposes only.

¹ To be eligible for panel benefits, the treatment must be inpatient or a day surgery provided by a participating specialist empanelled at the **PRUPanel Connect Healthcare Institution** as indicated on www.prudential.com.sg/ppc-specialists.

PRUShield Premier and PRUExtra Supplementary Plans: Coverage for private hospital not under Prudential's Panel and Non-Panel listings

Not under Panel or Non-panel Providers

 **Private Hospital Single-bedded Ward** **Total Bill S\$80,000**


If he had **PRUShield Premier** at a premium of **S\$1.52/day** (including MediShield Life premium)

PRUShield Premier (including MediShield Life) covers **S\$68,850**
John pays **S\$11,150**
[Deductible (S\$3,500) + Co-insurance (S\$7,650)]

He can choose a supplementary plan to add on to save on his out-of-pocket expenses

If he had **PRUExtra Premier CoPay** at a premium of **S\$1.81/day** (with **PRUWell Reward**)

PRUExtra Premier CoPay helps to cover **S\$7,150**
(95 % of Deductible and 50 % of Co-insurance) = [Deductible (S\$3,325) + Co-insurance (S\$3,825)]
His premium level will move up by 4 levels at the next policy renewal.

 **Standard Level Premium** → Level 1 → Level 2 → Level 3 → **Level 4** → Level 5

John pays remaining **S\$4,000**
There is no annual limit on out-of-pocket expenses.

If he had **PRUExtra Preferred CoPay** at a premium of **S\$1.32/day** (with **PRUWell Reward**)

Expenses are not reimbursable. His premium level will remain at the same level at the next policy renewal.

John pays remaining **S\$11,150**
There is no annual limit on out-of-pocket expenses.


If he had **PRUExtra Premier Lite CoPay** at a premium of **S\$0.92/day** (not subject to CBP)

PRUExtra Premier Lite CoPay helps to cover **S\$5,575**
(not subject to CBP)
(50 % of Deductible and 50 % of Co-insurance) = [Deductible (S\$1,750) + Co-insurance (S\$3,825)]
His premium amount will remain the same.

John pays remaining **S\$5,575**
There is no annual limit on out-of-pocket expenses.


PRUShield Premier with PRUExtra Supplementary Plans: Coverage for **Extended Panel specialist at a Panel Healthcare Institution**¹

Extended Panel specialist

 **Private Hospital (Panel Healthcare Institution) Total Bill S\$80,000**
Single-bedded Ward

If he had **PRUExtra Premier CoPay** at a premium of **S\$1.81/day** (with **PRUWell Reward**)


PRUExtra Premier CoPay helps to cover **S\$8,150**
(95 % of Deductible and 50 % of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]
His premium level will move up by 1 level at the next policy renewal.

 **Standard Level Premium** → **Level 1** → Level 2 → Level 3 → Level 4 → Level 5

With stop-loss for Extended Panel specialist, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had **PRUExtra Preferred CoPay** at a premium of **S\$1.32/day** (with **PRUWell Reward**)

PRUExtra Preferred CoPay helps to cover **S\$8,150**
(95 % of Deductible and 50 % of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]
His premium level will move up by 1 level at the next policy renewal.

 **Standard Level Premium** → **Level 1** → Level 2 → Level 3 → Level 4 → Level 5

With stop-loss for Extended Panel specialist, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had **PRUExtra Premier Lite CoPay** at a premium of **S\$0.92/day** (not subject to CBP)

PRUExtra Premier Lite CoPay helps to cover **S\$8,150**
(not subject to CBP)
(50 % of Deductible and 50 % of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$1,750) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$2,575)]
His premium amount will remain the same.


With stop-loss for Extended Panel specialist, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

The figures are for illustrative purposes only.

¹ To be eligible for Extended Panel benefits, customer must have an applicable **PRUExtra** supplementary plan and pre-authorisation approval must be obtained for an Extended Panel specialist that is on the main panel of another Integrated Shield Plan insurer, follows our fee schedule, and meets our pre-authorisation terms and conditions.

PRUShield Premier with PRUExtra Supplementary Plans: Coverage for **Extended Panel specialist at a Non-panel Healthcare Institution**¹



Extended Panel specialist

 **Private Hospital (Non-panel Healthcare Institution) Total Bill S\$80,000**
Single-bedded Ward

If he had **PRUExtra Premier CoPay** at a premium of **S\$1.81/day** (with **PRUWell Reward**)

PRUExtra Premier CoPay helps to cover **S\$8,150**
(95% of Deductible and 50% of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]

His premium level will move up by 4 levels at the next policy renewal.



 

With stop-loss for Extended Panel specialist, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had **PRUExtra Preferred CoPay** at a premium of **S\$1.32/day** (with **PRUWell Reward**)

PRUExtra Preferred CoPay helps to cover **S\$8,150**
(95% of Deductible and 50% of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$3,325) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$1,000)]

His premium level will move up by 4 levels at the next policy renewal.

With stop-loss for Extended Panel specialist, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

If he had **PRUExtra Premier Lite CoPay** at a premium of **S\$0.92/day** (not subject to CBP)

PRUExtra Premier Lite CoPay helps to cover **S\$8,150**
(not subject to CBP)
(50% of Deductible and 50% of Co-insurance and Excess due to stop-loss)
= [Deductible (S\$1,750) + Co-insurance (S\$3,825) + Excess due to stop-loss (S\$2,575)]

His premium amount will remain the same.

With stop-loss for Extended Panel specialist, John only needs to pay **S\$3,000** for the policy year.
John has reached the annual limit of out-of-pocket expenses for the policy year.

The figures are for illustrative purposes only.

¹ To be eligible for Extended Panel benefits, customer must have an applicable **PRUExtra** supplementary plan and pre-authorisation approval must be obtained for an Extended Panel specialist that is on the main panel of another Integrated Shield Plan insurer, follows our fee schedule, and meets our pre-authorisation terms and conditions.

How can you **keep your premiums affordable?**

Despite medical cost inflation, Prudential is committed to offering **affordable and sustainable premiums**. Still, rising medical costs and claims have resulted in the increase of Integrated Shield Plan premiums in recent years. Here are some ways to manage your premiums:



File for claim under your **employer's group insurance** or other individual plans (if any)

- Get a token of appreciation from us for each successful claim that you file with your employer's group insurer. Visit <https://www.prudential.com.sg/prushieldclaims> for more details.
- Move down one premium level¹ if you have successfully recovered a minimum amount of S\$1,000 from your employer's group insurance or other individual plans.



Seek treatment at **Panel Providers** to limit premium level movement¹



Seek treatment at **Restructured Hospitals** to move down one premium level¹



Be rewarded for staying healthy with a 20% **PRUWell Reward**² on your standard level premium under our claims-based premium pricing.

¹ Premium level downgrade will be reflected during policy renewal at the next policy year. Refer to [claims-based premium pricing](#).

² For policies with **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay** only.



**Benefits Schedule for
PRUShield Premier (Private Hospitals) and
PRUShield Plus (Restructured Hospitals)**

Benefits of PRUShield Premier and PRUShield Plus

Plan	PRUShield Premier	PRUShield Plus		
Benefits	Singapore Private Hospital	Singapore Restructured Hospital (Class A Ward)		
Inpatient and Day Surgery Benefits				
Daily Ward and Treatment Charges				
Normal Ward	As Charged			
Intensive Care Unit Ward				
Miscellaneous Hospital Services				
Daily Inpatient Physician Visit				
Community Hospital - Rehabilitative - Sub-acute				
Accidental Inpatient Dental Treatment				
Inpatient Palliative Care Service (General)				
Inpatient Palliative Care Service (Specialised)				
Psychiatric (including Pre- and Post-hospitalisation expenses incurred)			S\$8,000 per Policy Year	S\$7,000 per Policy Year
Surgical Benefits (including Day Surgery)				
Surgical Procedure (per treatment)	As Charged			
- Table 1 (less complex procedures)				
- Table 2				
- Table 3				
- Table 4				
- Table 5				
- Table 6				
- Table 7 (more complex procedures)				
Organ Transplant Benefit	As Charged			
Stem Cell Transplant Treatment				
Implants				
Radiosurgery				

Under MediShield Life, benefits are classified according to their level of complexity, which increases from Table 1A to Table 7C.

Benefits of PRUShield Premier and PRUShield Plus (cont'd)

Plan	PRUShield Premier	PRUShield Plus
Benefits	Singapore Private Hospital	Singapore Restructured Hospital (Class A Ward)
Living Organ Donor Transplant Benefits		
Life assured is the organ donor	S\$60,000 per Policy Year	S\$40,000 per Policy Year
Life assured is the organ recipient		
Overseas Medical Treatment		
Emergency Medical Treatment outside Singapore Planned Overseas Medical Treatment ¹	As Charged (paying the lower of the overseas charges or in accordance with Singapore Private Hospital's charges)	As Charged (paying the lower of the overseas charges or in accordance with Singapore Restructured Hospital's charges)
Pre- & Post-Hospitalisation Benefits		
Pre-Hospitalisation Consultations and Diagnostic Laboratory Services incurred 180 days preceding confinement or day surgery	As Charged	
Post-Hospitalisation Follow-up Treatments and Diagnostic / Laboratory Services incurred within 365 days after confinement or day surgery		
Post-Hospitalisation Hyperbaric Oxygen Therapy incurred within 365 days after confinement or day surgery	S\$10,000 per Policy Year	S\$5,000 per Policy Year
Outpatient Hospital Benefits		
Outpatient Cancer Treatment		
Radiotherapy for Cancer	As Charged	
- External (except Hemi-body)		
- Brachytherapy		
- Hemi-body		
- Stereotactic		
Chemotherapy and Immunotherapy		
<i>Patients receiving treatment for one primary cancer</i> - Cancer Drug Treatment ²	5x of the MediShield Life limit for one primary cancer per month	
- Cancer Drug Services ³	5x of the MediShield Life limit for one primary cancer per Policy Year	
<i>Patients receiving treatment for Multiple Primary Cancers</i> - Cancer Drug Treatment ²	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month	
- Cancer Drug Services ³	5x of the MediShield Life limits for Multiple Primary Cancers per Policy Year	
Outpatient Kidney Failure Treatment		
Kidney Dialysis	As Charged	
Erythropoietin for Chronic Kidney Failure		
Immunosuppressants for Organ Transplant		
Long-term Parenteral Nutrition		
Other Benefits		
Inpatient and Outpatient Proton Beam Therapy	S\$100,000 per Policy Year	
Cell Tissue and Gene Therapy Treatment	S\$250,000 per Policy Year	
Final Expense Provision	S\$5,000	S\$3,000
Serious Pregnancy and Delivery-related Complications	As Charged	

Benefits of PRUShield Premier and PRUShield Plus (cont'd)

Plan	PRUShield Premier	PRUShield Plus
Benefits	Singapore Private Hospital	Singapore Restructured Hospital (Class A Ward)
Other Benefits		
Congenital Abnormalities of the life assured	As Charged	
Congenital Abnormalities of a female life assured's biological child - First diagnosed or symptoms first appear within 24 months from the date of birth of the child	S\$20,000 per lifetime (limited to S\$5,000 per child)	S\$16,000 per lifetime (limited to S\$4,000 per child)
Short Stay Ward (including Pre- and Post-hospitalisation expenses incurred in a Short Stay Ward in a Singapore Restructured Hospital)	As Charged	
Future Insurance Option at Life Events	S\$100,000 sum assured per life	
Continuation of the Autologous Bone Marrow Transplant Treatment for Multiple Myeloma	S\$25,000 per Policy Year	
Deductible⁴ per Policy Year		
Restructured / Community Hospital C Ward	S\$1,500	
Restructured / Community Hospital B2/B2+ Ward	S\$2,000	
Restructured / Community Hospital B1 Ward	S\$2,500	
Restructured / Community Hospital A Ward	S\$3,500	
Private Hospital / Private Community Hospital	S\$3,500	
Day Surgery – Subsidised	S\$1,500	
Day Surgery – Non-Subsidised	S\$2,000	
Short Stay Ward – Subsidised	S\$1,500	
Short Stay Ward – Non-Subsidised	S\$2,000	
Co-insurance⁵	10%	10%
Pro-Ration		
Restructured / Community Hospital C Ward	NA	
Restructured / Community Hospital B2/B2+ Ward	NA	
Restructured / Community Hospital B1 Ward	NA	
Restructured / Community Hospital A Ward	NA	
Private Hospital / Private Community Hospital	NA	65 %
Day Surgery – Subsidised	NA	
Day Surgery – Non-Subsidised	NA	
Day Surgery – Private Hospital	NA	65 %
Short Stay Ward – Subsidised	NA	
Short Stay Ward – Non-Subsidised	NA	
Outpatient Treatment – Subsidised	NA	
Outpatient Treatment – Non-Subsidised	NA	
Outpatient Treatment – Private	NA	65 %
Limits of Cover		
Policy Year Limit	S\$2,000,000 (if admitted to and treated by our Panel providers ⁶) or S\$1,200,000	S\$1,000,000
Lifetime Limit	Unlimited	
Refresh Benefit (resets the Policy Year Limit when it is reached)	S\$1,200,000	S\$1,000,000
Age Limits		
Maximum Entry Age	75	
Maximum Renewal Age	Lifetime	

¹ We will pay for a planned hospitalisation or surgical (including day surgery) treatment incurred by the life assured/patient at an overseas hospital subject to the life assured/patient having referrals from an approved MediSave-accredited institution/referral centre in Singapore. The overseas hospital must have an approved working arrangement with the MediSave-accredited institution/referral centre in Singapore. Please note: To confirm the countries and respective hospitals where treatment would be allowed for, please contact an approved MediSave-accredited institution/referral centre in Singapore.

² Refer to the Cancer Drug List (CDL) on [MOH's website](#) for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL).

³ Refer to the MediShield Life Benefits on [MOH's website](#) for the MediShield Life claim limits for Cancer Drug Services.

⁴ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

⁵ Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

⁶ For PRUShield Premier plan, the Policy Year Limit is S\$2,000,000 provided all claims within the same Policy Year are incurred at Panel Providers.

⁷ Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, S Pass, Student Pass, Entre Pass, Overseas Networks & Expertise Pass, Long-Term Visit Pass, Dependant's Pass and Work Permit Pass (Occupation Class 1 to 3).

Enjoy more comprehensive coverage at Private Hospitals when you complement your **PRUShield Premier** plan with **PRUExtra Premier CoPay**, **PRUExtra Preferred CoPay** or **PRUExtra Premier Lite CoPay**.

Plan	PRUExtra Premier CoPay	PRUExtra Preferred CoPay	PRUExtra Premier Lite CoPay
Hospital / Ward Types	All Singapore Private Hospitals	Singapore Private Hospitals under our Panel or Non-panel Providers¹	All Singapore Private Hospitals
PRUShield's Deductible ² Amount (per Policy Year)	Covers 95% of deductible amount, you pay the remaining 5%		Covers 50% of deductible amount (subject to a maximum of S\$1,750 per policy year), you pay the remaining 50%
PRUShield's Co-insurance ³ : 10%	Covers 50% of co-insurance amount, you pay the remaining 50%		
Stop-Loss ⁴ (Per Policy Year)	S\$3,000 for Panel Providers ¹ , EP Specialists ⁵ and in emergency cases		
Claims-Based Premium Pricing Approach	Applies		NA
Outpatient Cancer Treatment ⁶			
<i>Patients receiving treatment for one primary cancer</i> - Cancer Drug Treatment (on the CDL) ⁷	15x of the MediShield Life limit for one primary cancer per month		
- Cancer Drug Treatment (not on the CDL)	S\$150,000 per Policy Year		
- Cancer Drug Services ⁸	15x of the MediShield Life limit for one primary cancer per Policy Year		
<i>Patients receiving treatment for Multiple Primary Cancers</i> - Cancer Drug Treatment (on the CDL) ⁷	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month		
- Cancer Drug Treatment (not on the CDL)	S\$150,000 per Policy Year		
- Cancer Drug Services ⁸	10x of the MediShield Life limit for Multiple Primary Cancers per Policy Year		
Outpatient Psychiatric Treatment ⁹ (Postpartum)	S\$800 per Policy Year	NA	
Autism Test ⁹	S\$800 per lifetime		
Recurrent Miscarriage ⁹ (Cost of Investigation)	S\$800 per lifetime		
Accident & Emergency Ambulance Fee ⁹	S\$250 per injury or illness		
Immediate Family Member's Accommodation with Child ⁹	S\$80 per day	NA	
Post-Hospitalisation Follow-up TCM ¹⁰ incurred within 365 days after confinement or day surgery ⁹	S\$6,000 per Policy Year		
Emergency Outpatient Treatment due to an Accident ⁹	S\$3,000 per Policy Year		
Special Appliances and Prosthesis ⁹	S\$3,000 per Policy Year		
Disability Waiver Benefit	Waives 36 months of future premiums ¹¹ if the life assured is diagnosed to be Totally and Permanently Disabled before age 70		NA

¹ Our Panel Providers consist of participating specialists on the **PRUPanel Connect** programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to all restructured Hospitals and treatment centres; and participating private Hospitals and treatment centres that appear on our **PRUPanel Connect website**.

Non-panel providers refer to specialists in non-panel Healthcare Institutions (Non-panel HI), which are private Hospitals and private treatment centres listed under Non-panel on our website; and non-participating private specialists who provide inpatient or day surgery treatment in private Hospitals and private treatment centres listed under Panel HI on our **website**.

We may change this Panel or Non-panel list from time to time.

² Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and **PRUShield** benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

³ Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

⁴ Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of **S\$3,000** per policy year if your hospital confinement is with one of the Panel Providers¹ or EP specialists⁵. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount.

⁵ An Extended Panel (EP) specialist is a Registered Medical Practitioner who meets all of the following conditions: is on another Integrated Shield Plan Insurer's approved panel list, has obtained pre-authorisation approval from us, follows our fees schedule, and meets pre-authorisation terms and conditions. Learn more about the **Extended Panel**.

⁶ **PRUExtra** riders will cover non-CDL treatments under drug classes A, B, C, D and E based on **LIA's Non-CDL Classification Framework**, up to the annual policy claim limit for cancer drug treatments not listed on the CDL. This may be updated from time to time so please refer to the FAQ at <https://www.prudential.com.sg/prushield-changes> for more information. The stop loss feature of S\$3,000 will not apply to non-CDL treatments.

⁷ Refer to the Cancer Drug List (CDL) on **MOH's website** for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL).

⁸ Refer to the MediShield Life Benefits on **MOH's website** for the MediShield Life claim limits for Cancer Drug Services.

⁹ You need to co-pay 5% of the expenses incurred before we make any payment to you, subject to the benefit limit as listed in the Benefits Schedule. Any expenses above the benefit limit as listed in the Benefits Schedule should also be borne by you.

¹⁰ Traditional Chinese Medicine (TCM) treatment by a Registered TCM Practitioner in a Singapore Hospital, Community Hospital or approved TCM medical institutions. The list of approved TCM medical institutions can be found on our **website**. We can change the approved TCM medical institutions from time to time.

¹¹ Only waives the premiums for **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay Rider**. The premiums for **PRUShield Premier** continue to be payable.

Enjoy more comprehensive coverage at Restructured Hospitals when you complement your **PRUShield Plus** plan with **PRUExtra Plus CoPay** or **PRUExtra Plus Lite CoPay**

Plan	PRUExtra Plus CoPay	PRUExtra Plus Lite CoPay
Hospital/Ward Types	Singapore Restructured Hospital (Class A Ward)	Singapore Restructured Hospital (Class A Ward)
PRUShield's Deductible ¹ Amount (per Policy Year)	Covers 95% of deductible amount, you pay the remaining 5%	Covers 50% of deductible amount (subject to a maximum of S\$1,750 per policy year), you pay the remaining 50%
PRUShield's Co-insurance ² : 10%	Covers 50% of co-insurance amount, you pay the remaining 50%	
Stop-Loss ³ (Per Policy Year)	S\$3,000 for Panel Providers ⁴ , EP Specialists ⁵ and in emergency cases	
Outpatient Cancer Treatment ⁶		
Patients receiving treatment for one primary cancer - Cancer Drug Treatment (on the CDL) ⁷	15x of the MediShield Life limit for one primary cancer per month	
- Cancer Drug Treatment (not on the CDL)	S\$150,000 per Policy Year	
- Cancer Drug Services ⁸	15x of the MediShield Life limit for one primary cancer per Policy Year	
Patients receiving treatment for Multiple Primary Cancers - Cancer Drug Treatment (on the CDL) ⁷	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month	
- Cancer Drug Treatment (not on the CDL)	S\$150,000 per Policy Year	
- Cancer Drug Services ⁸	10x of the MediShield Life limit for Multiple Primary Cancers per Policy Year	
Outpatient Psychiatric Treatment ⁹ (Postpartum)	S\$600 per Policy Year	NA
Autism Test ⁹	S\$600 per lifetime	
Recurrent Miscarriage ⁹ (Cost of Investigation)	S\$600 per lifetime	
Accident & Emergency Ambulance Fee ⁹	S\$150 per injury or illness	
Immediate Family Member's Accommodation with Child ⁹	S\$60 per day	NA
Post-Hospitalisation Follow-up TCM ¹⁰ incurred within 365 days after confinement or day surgery ⁹	S\$3,000 per Policy Year	
Emergency Outpatient Treatment due to an Accident ⁹	S\$2,000 per Policy Year	
Special Appliances and Prosthesis ⁹	S\$2,000 per Policy Year	

¹ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and **PRUShield** benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

² Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

³ Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of **S\$3,000** per policy year if your hospital confinement is with one of the Panel Providers⁴ or EP specialists⁵. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount. If your **PRUShield Plus** plan and/or **PRUExtra Plus CoPay/PRUExtra Plus Lite CoPay** is subject to pro-ration then the out-of-pocket expenses paid due to the pro-ration will not add towards the annual stop-loss amount.

⁴ Our Panel Providers consist of participating specialists on the **PRUPanel Connect** programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (HI). Panel Healthcare Institutions (Panel HI) refer to all restructured Hospitals and treatment centres; and participating private Hospitals and treatment centres that appear on our **PRUPanel Connect website**.

Non-panel providers refer to specialists in non-panel Healthcare Institutions (Non-panel HI), which are private Hospitals and private treatment centres listed under Non-panel on our website; and non-participating private specialists who provide inpatient or day surgery treatment in private Hospitals and private treatment centres listed under Panel HI on our **website**.

We may change this Panel or Non-panel list from time to time.

⁵ An Extended Panel (EP) specialist is a Registered Medical Practitioner who meets all of the following conditions: is on another Integrated Shield Plan Insurer's approved panel list, has obtained pre-authorisation approval from us, follows our fees schedule, and meets pre-authorisation terms and conditions. Learn more about the **Extended Panel**.

⁶ **PRUExtra** riders will cover non-CDL treatments under drug classes A, B, C, D and E based on **LIA's Non-CDL Classification Framework**, up to the annual policy claim limit for cancer drug treatments not listed on the CDL. This may be updated from time to time so please refer to the FAQ at <https://www.prudential.com.sg/prushield-changes> for more information. The stop loss feature of **S\$3,000** will not apply to non-CDL treatments.

⁷ Refer to the Cancer Drug List (CDL) on **MOH's website** for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL).

⁸ Refer to the MediShield Life Benefits on **MOH's website** for the MediShield Life claim limits for Cancer Drug Services.

⁹ You need to co-pay 5% of the expenses incurred before we make any payment to you, subject to the benefit limit as listed in the Benefits Schedule. Any expenses above the benefit limit as listed in the Benefits Schedule should also be borne by you.

¹⁰ Traditional Chinese Medicine (TCM) treatment by a Registered TCM Practitioner in a Singapore Hospital, Community Hospital or approved TCM medical institutions. The list of approved TCM medical institutions can be found on our **website**. We can change the approved TCM medical institutions from time to time.

**Benefits Schedule for
PRUShield Standard Plan (Restructured Hospitals)**

Benefits of PRUShield Standard Plan

Plan	PRUShield Standard Plan
Benefits	Singapore Restructured Hospital (Class B1 Ward)
Inpatient and Day Surgery Benefits	
Daily Ward and Treatment Charges	
Normal Ward	S\$2,250 per day ¹
Intensive Care Unit Ward	S\$6,850 per day ¹
Psychiatric	S\$680 per day (up to 60 days per Policy Year)
Community Hospital (Rehabilitative)	S\$760 per day
Community Hospital (Sub-acute)	S\$960 per day
Inpatient Palliative Care Service (General)	S\$560 per day
Inpatient Palliative Care Service (Specialised)	S\$760 per day
Surgical Benefits (including Day Surgery)	
Surgical Procedure (Per Treatment)	
- Table 1A	S\$590
- Table 1B	S\$1,050
- Table 1C	S\$1,050
- Table 2A	S\$1,800
- Table 2B	S\$2,300
- Table 2C	S\$2,370
- Table 3A	S\$3,290
- Table 3B	S\$4,240
- Table 3C	S\$4,760
- Table 4A	S\$5,970
- Table 4B	S\$8,220
- Table 4C	S\$8,220
- Table 5A	S\$8,920
- Table 5B	S\$9,750
- Table 5C	S\$11,030
- Table 6A	S\$15,910
- Table 6B	S\$15,910
- Table 6C	S\$17,300
- Table 7A	S\$21,840
- Table 7B	S\$21,840
- Table 7C	S\$21,840
Implants	S\$9,800 per treatment
Radisurgery including Proton Beam Therapy – Category 4	S\$31,300 per treatment course
Outpatient Treatment Benefits	
Kidney Dialysis	S\$3,740 per Calendar Month
Outpatient Cancer Treatment	
<i>Patients receiving treatment for one primary cancer</i>	
- Cancer Drug Treatment ²	3x of the MediShield Life limit for one primary cancer per month
- Cancer Drug Services ³	2x of the MediShield Life limit for one primary cancer per Policy Year
<i>Patients receiving treatment for Multiple Primary Cancers</i>	
- Cancer Drug Treatment ²	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month
- Cancer Drug Services ³	2x of the MediShield Life limit for Multiple Primary Cancers per Policy Year
Radiotherapy for Cancer	
- External (except Hemi-body)	S\$880 per treatment
- Brachytherapy	S\$1,100 per treatment
- Hemi-Body	S\$2,510 per treatment
- Stereotactic	S\$6,210 per treatment
- Proton Beam Therapy	
• Category 1	S\$880 per treatment
• Category 2	S\$1,100 per treatment
• Category 3	S\$6,210 per treatment
Immunosuppressants for Organ Transplant	S\$1,480 per Calendar Month
Erythropoietin for Chronic Kidney Failure	S\$450 per Calendar Month
Long-term Parenteral Nutrition	S\$3,980 per Calendar Month

Benefits of PRUShield Standard Plan (cont'd)

Plan	PRUShield Standard Plan		
Benefits	Singapore Restructured Hospital (Class B1 Ward)		
Other Benefits			
Continuation of the Autologous Bone Marrow Transplant Treatment for Multiple Myeloma	S\$14,040 per treatment		
Serious Pregnancy and Delivery-related Complications	Covered under existing inpatient limits		
Deductible per Policy Year ⁴	80 years old and below (age next birthday)	81 years old and above (age next birthday)	
Restructured Hospital / Community Hospital C Ward	S\$1,500	S\$2,000	
Restructured Hospital / Community Hospital B2/B2+ Ward	S\$2,000	S\$3,000	
Restructured Hospital / Community Hospital B1 Ward	S\$2,500	S\$3,000	
Restructured Hospital / Community Hospital A Ward			
Private Hospital / Private Community Hospital			
Day Surgery – Subsidised	S\$1,500	S\$2,000	
Day Surgery – Non-Subsidised	S\$2,000	S\$3,000	
Short Stay Ward – Subsidised	S\$1,500	S\$2,000	
Short Stay Ward – Non-Subsidised	S\$2,000	S\$3,000	
Co-Insurance ⁵	10%		
Pro-Ration	Singapore Citizens	Singapore Permanent Residents	Foreigners ⁶
Private Hospital / Private Community Hospital / Private Inpatient Palliative Care Service		50 %	
Restructured Hospital / Community Hospital / Inpatient Palliative Care Service A Ward		80 %	
Restructured Hospital / Community Hospital / Inpatient Palliative Care Service B1 Ward	NA	90 %	80 %
Restructured Hospital / Community Hospital / Inpatient Palliative Care Service B2 / C Ward		NA	
Short Stay Ward (Subsidised / Non-subsidised)		NA	
Day Surgery (Subsidised / Non-subsidised)		NA	
Day Surgery (Private)		65 %	
Outpatient Treatment (Subsidised / Non-subsidised)		NA	
Outpatient Treatment (Private)		65 %	
Limits of Cover			
Policy Year Limit	S\$200,000		
Lifetime Limit	Unlimited		
Age Limits			
Maximum Entry Age	NA		
Maximum Renewal Age	Lifetime		

¹ Limits are higher by S\$300 for the first two days of inpatient stay.

² Refer to the Cancer Drug List (CDL) on [MOH's website](#) for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL).

³ Refer to the MediShield Life Benefits on [MOH's website](#) for the MediShield Life claim limits for Cancer Drug Services.

⁴ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield Standard Plan benefits are payable.

⁵ Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

⁶ Foreigner with eligible valid passes such as Personalised Employment Pass, Employment Pass, S Pass, Student Pass, Entre Pass, Overseas Networks & Expertise Pass, Long-Term Visit Pass, Dependant's Pass and Work Permit Pass (Occupation Class 1 to 3).

For information on **PRUShield** and **PRUExtra** premiums for Singaporeans, Permanent Residents of Singapore and Foreigners, please visit www.prudential.com.sg/PRUShield

For more information, speak to your Prudential Financial Representative.
Call us at **1800 333 0 333** today.

www.prudential.com.sg

Important Notes:

PRUShield is a yearly renewable plan. Prudential guarantees lifetime coverage for **PRUShield** and **PRUExtra**.

PRUExtra premiums cannot be paid by MediSave.

We reserve the right to vary the policy benefits, features, conditions, and/or name at any time by giving 30 days' written notice to the policyowner before doing so.

Premiums are not guaranteed and may be adjusted based on future claims experience. Prudential reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. Premium rates will be based on age next birthday (for 1st premium) on cover start date and each policy anniversary date (for renewable premium).

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Representative for a financial analysis before purchasing a policy suitable to meet your needs. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

These policies 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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

In the event that the policy is not suitable, the client may cancel the policy by making a written request to Prudential within the 21-day free look period. Prudential will refund any premiums paid, less medical fees, other expenses incurred and any outstanding amounts owed in connection with the policy.

Information is correct as at 1 October 2024.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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