



PRUSHIELD & PRUEXTRA CHANGES IN BENEFITS & PREMIUM ADJUSTMENT (updated on 1 April 2025)

FREQUENTLY ASKED QUESTIONS

REGULATORY CHANGES FOR MEDISHIELD LIFE

Q1 What are the regulatory changes?

Starting from 1 April 2025, the MediShield Life (MSHL) Scheme will be enhanced to better protect Singapore Citizens (SCs) and Singapore Permanent Residents (PRs). These changes aim to provide better protection against major health episodes that result in large medical bills and to make new types of care more affordable for Singaporeans.

Key Changes:

- Higher limits for inpatient/day surgery daily ward & treatment charges
- Higher limits for Table of Surgical Procedures
- Revised MSHL claim limits for outpatient treatments
- Higher policy year limit
- Revised proration factors for inpatient, day surgery & outpatient setting
- Revised inpatient deductible

The revision of MSHL benefits will be applicable to new and existing policies from 1 April 2025 onwards.

To help manage these premium increases, the Government has capped the total MSHL premium increase at 35% and will phase in the increases evenly over three years, from April 2025 to March 2028. Additionally, the Government will provide support through premium subsidies and MediSave top-ups.

The revision of MSHL premiums will be applicable to new policies from 1 April 2025 onwards. For existing policies, the revision will apply upon renewal from 1 April 2025.

For more details on the MSHL changes and latest benefits, please refer to the MOH's press release on the MSHL 2024 Review at go.gov.sg/medishield-life-2024-review. For the latest MSHL benefits table, please visit go.gov.sg/mshlbenefits.

PRUSHIELD & PRUEXTRA – CHANGES IN BENEFITS

Q2 Why are we changing the benefits for PRUShield & PRUExtra Plans?

As a leading insurer, we are committed to providing you with comprehensive healthcare coverage that is sustainable and compliant with regulatory requirements. In line with this commitment, we will be implementing several benefit changes alongside the regulatory changes. These changes are designed to enhance your experience, ensure policyholders received high-quality care and maintain our position as a trusted and innovative insurer.

Additionally, the premiums of PRUShield base plans for foreigners will be adjusted in line with the MSHL premium revision.

Q3 What are the changes in benefits to PRUShield Premier and PRUShield Plus?

We are pleased to offer extended overseas coverage for Foreigner Type 1, which allows eligible foreigners to seek treatment in their home country* subject to T&Cs. This initiative aims to better support the emotional challenges our foreign customers face when seeking medical treatment away from their loved ones. This benefit extension will be applicable to new and existing policies from 1 April 2025:



Planned Overseas Medical Treatment		
Benefits	PRUShield Premier and PRUShield Plus	
	Current	Extension
Eligible Overseas Hospitals	Overseas hospitals with an approved working arrangement with the MediSave-accredited institution/referral centre in Singapore. T&Cs apply	Any registered hospital in life assured's home country* as long as the life assured have a referral from a Singapore registered specialist. T&Cs apply
Benefit Payout	We pay the hospitalisation or surgical (including day surgery) expenses, up to the lower of the overseas charges; or in accordance with a Singapore private hospital's charges (for PRUShield Premier) or Singapore restructured hospital's charges (for PRUShield Plus)	We pay the hospitalisation or surgical (including day surgery) expenses, up to the lower of the overseas charges; or in accordance with a Singapore private Panel hospital's charges (for PRUShield Premier) or Singapore restructured hospital's charges (for PRUShield Plus)

* Home country refers to the country of citizenship of the life assured, including ASEAN countries (Brunei Darussalam, Cambodia, Indonesia, Malaysia, Myanmar, Philippines, Thailand, and Vietnam), mainland China, and India.

This benefit is applicable to PRUShield Premier and PRUShield Plus for Foreigner (Type 1) only, where life assured and policyowner of the policy are foreigners with eligible valid passes. For more details on the benefit changes and changes in policy contract and exclusions, please refer to the policy document for the full terms and conditions.

Q4 What are the changes in benefits to PRUShield Standard, PRUShield A and PRUShield B?

There is no benefit change for the abovementioned plans in this round of changes. However, please note that the regulatory changes are still applicable to SCs/PRs.

Q5 What are the changes in benefits to PRUExtra supplementary plans?

To ensure our customers receive optimal care and value, we encourage the use of our panel services. This change is part of our efforts to manage overall healthcare costs, which helps us maintain the quality and affordability of coverage.

For PRUExtra Premier CoPay, PRUExtra Preferred CoPay, PRUExtra Premier Lite CoPay and PRUExtra Plus Lite CoPay supplementary plans

The following changes will be applicable to new policies from 1 April 2025. For existing policies, the changes will apply upon renewal from 1 April 2025.

Source of Claims	PRUExtra Premier CoPay, Preferred CoPay ³		PRUExtra Premier Lite CoPay, Plus Lite CoPay	
	Current	Revised	Current	Revised
Panel Providers ¹	95% of deductible + 50% of co-insurance	No Change	50% deductible (subject to a max of \$1,750 per policy year) + 50% of co-insurance	No Change
Extended Panel Specialist ²				



Source of Claims	PRUExtra Premier CoPay, Preferred CoPay ³		PRUExtra Premier Lite CoPay, Plus Lite CoPay	
	Current	Revised	Current	Revised
Not under Panel Providers	95% of deductible + 50% of co-insurance	95% of deductible in excess of \$2,000 + 50% of co-insurance	50% deductible (subject to a max of \$1,750 per policy year) + 50% of co-insurance	50% of co-insurance only

For PRUExtra Premier, PRUExtra Premier Lite and PRUExtra Plus Lite supplementary plans

The following changes will be applicable to existing policies upon renewal from 1 April 2025:

Source of Claims	PRUExtra Premier [#]		PRUExtra Premier Lite [#] , Plus Lite [#]	
	Current	Revised	Current	Revised
Panel Providers ¹	100% of deductible + 100% of co-insurance	No Change	50% of deductible (subject to a max of \$1,750 per policy year) + 100% of co-insurance	No Change
Extended Panel Specialist ²				
Not under Panel Providers		100% of deductible in excess of \$2,000 + 100% of co-insurance		100% of co-insurance only

¹ Panel Providers are participating specialists who are either employed by a PRUPanel Connect (PPC) partner hospital or run a clinical practice at a PPC partner hospital/day surgery centre and the treatment for eligible policyholders must be provided by participating specialists at partner hospitals / day surgery centres. Our panel doctors are chosen based on their credentials and past disciplinary track record. For more information, please visit <http://www.prudential.com.sg/ppc>

² Extended Panel (EP) is an initiative by the Multilateral Healthcare Insurance Committee (MHIC) which allows you to seek treatment from specialists who are not on the main panel of your Integrated Shield Plan (IP) insurer but are on the main panel of other IP insurers.

³ For PRUExtra Preferred CoPay plan, we will not cover the deductible and co-insurance for treatments at hospitals or medical institutions not listed on our website and considered as No Access. However, this exclusion does not apply if the life assured requires inpatient hospital treatment due to emergency medical treatment while overseas. For more information, please refer to the policy document.

In addition, we will be enhancing the Claims-Based Premium Pricing (CBP). The premium level upon renewal remains unchanged if all the claims paid by PRUExtra Premier CoPay, PRUExtra Premier and PRUExtra Plus supplementary plans during the same review period are under our panel providers. These improvements are designed to offer even better value, greater flexibility, and enhanced coverage to customers who use our PRUPanel Connect programme.



For PRUExtra Premier[#] and PRUExtra Premier CoPay supplementary plans

This enhancement will be applicable to new policies from 1 April 2025. For existing policies, the changes will apply upon renewal from 1 April 2025

	Claim Payment for supplementary plan during the Review Period	Premium level (at the next policy renewal)	
		Current	Revised
Panel Providers (except Restructured Hospitals or Treatment Centres)	\$1,000 and below	Remains on the same level	Remains on the same level
	Above \$1,000	Up 1 level (limit at Level 5)	

For PRUExtra Plus[#] supplementary plan

For existing policies, the changes will apply upon renewal from 1 April 2025

	Claim Payment for supplementary plan during the Review Period	Premium level (at the next policy renewal)	
		Current	Revised
Panel Providers (except Restructured Hospitals or Treatment Centres)	\$5,000 and below	Remains on the same level	Remains on the same level
	Above \$5,000	Up 1 level (limit at Level 1)	
Only Restructured Hospitals or Treatment Centres	\$20,000 and below	Down 1 level (limit at Standard level)	Down 1 level (limit at Standard level)
	Above \$20,000	Up 1 level (limit at Level 1)	Remains on the same level

Q6 How will the changes to PRUExtra supplementary plans affect my coverage?

If you have PRUExtra supplementary plan, your out-of-pocket expense will be vary depending on the source of your claims. To ensure you receive optimal care and value, we encourage you to use our panel services.

Example:

Private hospital bill incurred \$100,000

(a) Under PRUShield Premier

Private hospital bill incurred (A) \$100,000

Less: Deductible \$ 3,500

Sub-total \$ 96,500

Less: Co-insurance - 10% \$ 9,650

Amount payable by PRUShield Premier (B) \$ 86,850



(i) If you have PRUExtra Premier CoPay or PRUExtra Preferred CoPay

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Premier CoPay or Preferred CoPay*			
Deductible covered	$95\% \times \$3,500 = \$3,325$		$95\% \times (\$3,500 - \$2,000) = \$1,425$
Co-insurance covered	$50\% \times \$9,650 = \$4,825$		$50\% \times \$9,650 = \$4,825$
Amount in excess of Stop-Loss	$\$2,000$		Not applicable
Amount payable under PRUExtra Premier CoPay or Preferred CoPay (C)	$\$3,325 + \$4,825 + \$2,000 = \$10,150$		$\$1,425 + \$4,825 = \$6,250$
Your out-of-pocket (A) – (B) – (C)	$\$100,000 - \$86,850 - \$10,150 = \$3,000$		$\$100,000 - \$86,850 - \$6,250 = \$6,900$
Premium level upon renewal	No change to the premium level but not eligible for PRUWell Reward	Premium level increase by 1 level for EP(Panel) and 4 levels for EP (non-panel)	Premium level increase by 4 levels

* For PRUExtra Preferred CoPay, any claim made for expenses incurred at hospitals or medical institutions considered as No Access, will not be reimbursed under the PRUExtra Preferred CoPay plan, except in the event that the life assured requires inpatient hospital treatment as a result of Emergency Medical Treatment outside Singapore.

(ii) If you have PRUExtra Premier Lite CoPay

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Premier Lite CoPay			
Deductible covered	$50\% \times \$3,500 = \$1,750$		Deductible is not covered
Co-insurance covered	$50\% \times \$9,650 = \$4,825$		$50\% \times \$9,650 = \$4,825$
Amount in excess of Stop-Loss	$\$3,575$		Not applicable
Amount payable under PRUExtra Premier Lite CoPay (C)	$\$1,750 + \$4,825 + \$3,575 = \$10,150$		$\$4,825$
Your out-of-pocket (A) – (B) – (C)	$\$100,000 - \$86,850 - \$10,150 = \$3,000$		$\$100,000 - \$86,850 - \$4,825 = \$8,325$
Premium level upon renewal	Not affected by claims made as this supplementary plan is not subject to CBP		



(iii) If you have PRUExtra Premier

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Premier			
Deductible covered	$100\% \times \$3,500 = \$3,500$		$100\% \times (\$3,500 - \$2,000) = \$1,500$
Co-insurance covered	$100\% \times \$9,650 = \$9,650$		$100\% \times \$9,650 = \$9,650$
Amount in excess of Stop-Loss	Not applicable		Not applicable
Amount payable under PRUExtra Premier (C)	$\$3,500 + \$9,650 = \$13,150$		$\$1,500 + \$9,650 = \$11,150$
Your out-of-pocket (A) – (B) – (C)	$\$100,000 - \$86,850 - \$13,150 = \0		$\$100,000 - \$86,850 - \$11,150 = \$2,000$
Premium level upon renewal	No change to the premium level but not eligible for PRUWell Reward	Premium level increase by 1 level for EP(Panel) and 4 levels for EP (non-panel)	Premium level increase by 4 levels

(iv) If you have PRUExtra Premier Lite

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Premier Lite			
Deductible covered	$50\% \times \$3,500 = \$1,750$		Deductible is not covered
Co-insurance covered	$100\% \times \$9,650 = \$9,650$		$100\% \times \$9,650 = \$9,650$
Amount in excess of Stop-Loss	Not applicable		Not applicable
Amount payable under PRUExtra Premier Lite (C)	$\$1,750 + \$9,650 = \$11,400$		$\$9,650$
Your out-of-pocket (A) – (B) – (C)	$\$100,000 - \$86,850 - \$11,400 = \$1,750$		$\$100,000 - \$86,850 - \$9,650 = \$3,500$
Premium level upon renewal	Not affected by claims made as this supplementary plan is not subject to CBP		



(b) Under PRUShield Plus

Private hospital bill incurred	\$100,000
Private hospital bill after pro-ration of 65% (A)	\$ 65,000
Less: Deductible	\$ 3,500
Sub-total	\$ 61,500
Less: Co-insurance - 10%	\$ 6,150
Amount payable by PRUShield Plus (B)	\$ 55,350

(i) If you have PRUExtra Plus Lite CoPay

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Plus Lite CoPay Deductible covered	50% x \$3,500 = \$1,750		Deductible is not covered
Co-insurance covered	50% x \$6,150 = \$3,075		50% x \$6,150 = \$3,075
Amount in excess of Stop-Loss	\$1,825		Not applicable
Amount payable under PRUExtra Plus Lite CoPay (C)	\$1,750 + \$3,075 + \$1,825 = \$6,650		\$3,075
Your out-of-pocket (A) – (B) – (C)	\$100,000 - \$55,350 - \$6,650 = \$38,000		\$100,000 - \$55,350 - \$3,075 = \$41,575
Premium level upon renewal	Not affected by claims made as this supplementary plan is not subject to CBP		

(ii) If you have PRUExtra Plus Lite

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Plus Lite Deductible covered	50% x \$3,500 = \$1,750		Deductible is not covered
Co-insurance covered	100% x \$6,150 = \$6,150		100% x \$6,150 = \$6,150
Amount in excess of Stop-Loss	Not applicable		Not applicable
Amount payable under PRUExtra Plus Lite (C)	\$1,750 + \$6,150 = \$7,900		\$6,150
Your out-of-pocket (A) – (B) – (C)	\$100,000 - \$55,350 - \$7,900 = \$36,750		\$100,000 - \$55,350 - \$6,150 = \$38,500
Premium level upon renewal	Not affected by claims made as this supplementary plan is not subject to CBP		



(iii) If you have PRUExtra Plus CoPay

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Plus CoPay Deductible covered	$95\% \times \$3,500 = \$3,325$		$95\% \times \$3,500 = \$3,325$
Co-insurance covered	$50\% \times \$6,150 = \$3,075$		$50\% \times \$6,150 = \$3,075$
Amount in excess of Stop-Loss	\$250		Not applicable
Amount payable under PRUExtra Plus CoPay (C)	$\$3,325 + \$3,075 + \$250 = \$6,650$		$\$3,325 + \$3,075 = \$6,400$
Your out-of-pocket (A) – (B) – (C)	$\$100,000 - \$55,350 - \$6,650 = \$38,000$		$\$100,000 - \$55,350 - \$6,400 = \$38,250$
Premium level upon renewal	Not affected by claims made as this supplementary plan is not subject to CBP		

(iv) If you have PRUExtra Plus

Source of Claims:	Private Panel provider	Extended Panel	Not under Private Panel provider
Under PRUExtra Plus Deductible covered	$100\% \times \$3,500 = \$3,500$		
Co-insurance covered	$100\% \times \$6,150 = \$6,150$		
Amount in excess of Stop-Loss	Not applicable		
Amount payable under PRUExtra Plus (C)	$\$3,500 + \$6,150 = \$9,650$		
Your out-of-pocket (A) – (B) – (C)	$\$100,000 - \$55,350 - \$9,650 = \$35,000$		
Premium level upon renewal	No change to the premium level but not eligible for PRUWell Reward	Premium level increase by 1 level	



PREMIUM ADJUSTMENT OF PRUSHIELD BASE PLANS FOR FOREIGNERS

Q7 What are the premium adjustments for PRUShield & PRUExtra Plans?

In line with the MSHL premium revision, the premium of PRUShield base plans for foreigners will be adjusted to match the premium for SCs and PRs.

The premium adjustments apply only to foreigner plans (Foreigner Type 1 and Type 2). The adjusted premium will be effective for new policies from 1 April 2025. For existing plans, the premium will be adjusted upon renewal from 1 April 2025. The affected plans are:

- PRUShield Premier for foreigners
- PRUShield Plus for foreigners
- PRUShield Standard for foreigners

There are no premium adjustments for SCs and PRs. There are also no premium adjustments for PRUShield A#, PRUShield B# and PRUExtra supplementary plans in April 2025. However, please note that premiums may increase if policyholders move to a higher age band.

withdrawn plans

For the latest premium rate table, please refer to your Premium Notice Letter upon renewal or log in to our secured online customer portal <https://pruaccess.prudential.com.sg> and search for Policy Information > Policy Number.

Q8 How can I keep my premiums affordable in the long run?

Here are several ways you can keep your premiums affordable in the long run:

- Claim from your company's medical insurance plan instead of your personal policy and receive up to \$150 for each successful reimbursement.
- Earn PRUWell Reward¹ under our Claims-based Premium Pricing scheme by maintaining a healthy lifestyle, helping you save on premiums.
- Choose specialists from our PRUPanel Connect² programme for more affordable treatment options.
- Switch to a more affordable plan if you have a PRUExtra Premier supplementary plan, such as the PRUExtra Preferred CoPay supplementary plan³.
- Maintain your premium level if you have a PRUExtra Plus, PRUExtra Premier or PRUExtra Premier CoPay supplementary plan. Upon renewal from 1 April 2025, your premium will remain on the same level as long as all claims submitted are within the review period are for treatments by specialists within our PRUPanel Connect programme.

¹ For policies with PRUExtra Premier, PRUExtra Premier CoPay, PRUExtra Preferred CoPay or PRUExtra Plus supplementary plan only

² For policies with PRUExtra Premier, PRUExtra Premier CoPay or PRUExtra Preferred CoPay supplementary plan only.

³ Important: Please consult a Financial Representative for advice before making any plan switch.

For more information, please visit www.prudential.com.sg/pep.



EXTENDED OVERSEAS COVERAGE FOR FOREIGNER TYPE 1

Q9 Who qualifies for the extended overseas coverage?

This benefit is applicable to PRUShield Premium and PRUShield Plus for Foreigner (Type 1) only, where life assured and policyowner of the policy are foreigners with eligible valid passes.

The list of eligible valid passes accepted by us are:

- Personalised Employment Pass (PEP)
- Overseas Network & Expertise Pass
- Employment Pass
- S Pass
- Student Pass
- Entre Pass
- Long-term Visit Pass (LTVP)
- Dependant's Pass (DP), and
- Work Permit (WP) – Occupation Class 1 to 3

Q10 Why is the extended overseas coverage not available to Foreigner (Type 2) and Permanent Residents?

The benefit is designed to cater to those without MediSave coverage, ensuring they have access to necessary healthcare services in their home country. This initiative aims to better support the emotional challenges our foreign clients face when seeking medical treatment away from their loved ones.

Q11 What treatments are covered under the extended overseas coverage?

We pay for hospitalisation, or surgical (including day surgery) expenses incurred by the life assured at a registered hospital for an overseas medical treatment in a standard room, provided that:

- (i) The policyholder and the life assured of the policy are foreigners with eligible valid passes.
- (ii) The overseas medical treatment must be deemed reasonable and customary in the country where the treatment is provided.
- (iii) The life assured must obtain a referral for each hospitalisation or surgical procedure (including day surgery) from a Singapore-registered specialist; and
- (iv) The hospitalisation or surgical procedure outside Singapore must take place in the life assured's Home Country (ASEAN countries, Mainland China, and India).

To avoid any doubt, we do not accept a referral from general practitioners. The overseas medical treatment in the Eligible Home Country is not covered if the referral is from a general practitioner.

If the policyholder has a PRUShield Premier plan, we will reimburse the lower of:

- (i) The actual medically necessary expenses incurred, or
- (ii) Such amount that would be deemed reasonable and customary expenses charged by the private hospital under our panel providers for the same treatment.

If policyholder have a PRUShield Plus plan, we will reimburse the lower of:

- (i) The actual medically necessary expenses incurred, or
- (ii) Such amount that would be deemed reasonable and customary expenses charged by the Singapore restructured hospital for the same treatment.

This benefit is subject to the deductible, co-insurance, and pro-ration (if applicable).



Q12 Why is extended overseas coverage not available to PRUShield Standard?

This benefit is an extension of Planned Overseas Medical Treatment. Since PRUShield Standard does not offer Planned Overseas Medical Treatment and other overseas coverage, this extended benefit does not apply to PRUShield Standard.

Q13 What happens to this benefit when a Foreigner (Type 1) converts to become a Singapore Citizen or Permanent Resident (SC/PR)?

This benefit will automatically end when:

- The life assured becomes a Singapore Citizen or Permanent Resident of Singapore; or
- The policyowner becomes a Singapore Citizen, or a Permanent Resident of Singapore and life assured becomes a dependant of a Singapore Citizen or a Permanent Resident of Singapore.