



PRODUCT SUMMARY

Warning:

Anyone who pays for, or is insured under Singlife Health Plus Starter is not eligible for Additional Premium Support (APS) from the Government.*

If you are currently receiving APS to pay for your MediShield Life and/or CareShield Life premiums, and you choose to be insured under this Singlife Health Plus Starter policy, you will stop receiving APS. This applies even if you are not the person paying for this Singlife Health Plus Starter policy.

In addition, if you choose to be insured under this Singlife Health Plus Starter policy, the person paying for Singlife Health Plus Starter will stop receiving APS, if he or she is currently receiving APS.

** APS is for families who need assistance with MediShield Life and/or CareShield Life premiums, even after receiving premium subsidies and making use of MediSave to pay for these premiums.*

'You/Your' means the owner of the policy who is named as the assured in the policy schedule. 'Life assured' means the person named as the life assured in the policy schedule. 'We/Us/Our' means Singapore Life Ltd.

PRODUCT INFORMATION

Singlife Health Plus Starter is a rider to Singlife Shield Starter that provides complementary protection on top of what Singlife Shield Starter covers, specifically to meet your needs to reduce the uncertainty of out-of-pocket expenses in your Singlife Shield Starter policy. With Singlife Health Plus Starter, you will only need to co-pay 5% of the claimable amount. Benefits paid from Singlife Health Plus Starter will accumulate into the Singlife Shield Starter's policy year limit.

All benefits only pay reimbursement for reasonable expenses for necessary medical treatment received by the life assured due to illness or injury and depend on:

- the terms and conditions in your policy,
- the limits shown in the benefits schedule, and
- the exclusions in your policy.

Treatment must be provided by a hospital or licensed medical centre or clinic, all of which must be accredited by MOH to take part in the MediShield Life scheme.

PREMIUM RATES

- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.
- The premium payable is based on the life assured's age next birthday (ANB) at the cover start date and will increase when he/she enters into the next age band.
- Premium rates are not guaranteed and may increase at policy renewal at our full discretion.
- Premium rates are subjected to GST at the prevailing GST rate.

Singlife Health Plus Starter Annual premium per person in SG Dollars (inclusive of GST).	
Age	Premiums
1 to 39	\$1.08

Premium rates are not guaranteed and may increase at policy renewal at our full discretion.

The total distribution cost for this product is 15% (first year) / 2.5% (renewal years) of additional private insurance premiums.

Important note:

- Total distribution cost is only applicable if this product is purchased (with or without financial advice) via Singapore Life Ltd.'s appointed intermediaries or a Financial Adviser Representative is assigned for policy servicing matters.
- Total distribution cost is not applicable if this product is purchased directly from Singapore Life Ltd. without financial advice and no Financial Adviser Representative is assigned for policy servicing matters.

ELIGIBILITY

To be eligible for Singlife Health Plus, the life assured must be:

- 39 ANB or below at the cover start date, and
- the life assured of a Singlife Shield Starter policy.

A new-born is eligible for cover 15 days after birth or after discharge from hospital, whichever is later.

KEY PRODUCT PROVISIONS

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your Financial Adviser Representative should you require further explanation.

1. Covered Benefits

Our liability is limited to the coverage as provided for in the policy contract.

Singlife Health Plus Starter will pay for the co-insurance and Singlife Shield Starter annual deductible costs that you have to bear under Singlife Shield Starter. You have to pay 5% co-payment in respect of a claim under your Singlife Shield Starter policy.

2. Renewal

Singlife Health Plus Starter is guaranteed renewable for a further period of 12 months by payment of the renewal premium before the renewal date.

When you are 40 ANB, your policy will automatically be converted into the prevailing Singlife Health Plus Public Prime (or equivalent rider for Public Hospital wards, covering deductible and co-insurance) with no further underwriting. You will pay the prevailing premiums based on your age for Singlife Health Plus Public Prime (or equivalent rider for Public Hospital wards covering deductible and co-insurance).

3. Change of Policy Terms or Conditions

We may change the benefits, cover, premiums or terms and conditions of your policy (as long as the changes apply to all policies of the same class). We will give you at least 30 days' written notice before we do so. However, such notice shall be waived and we may change the benefits, cover, premiums or terms and conditions of the policy with immediate effect without giving you notice if such changes are required by any law, regulation, governmental notices, policies or other statutory requirements.

4. When Your Policy Ends

Your policy automatically ends on the date:

- the life assured dies,
- we receive your written notice requesting cancellation of your policy,
- we do not receive your premium after the grace period,
- you fail or refuse to refund any amount you owe us, of which the date will be determined by us,
- fraud takes place,
- you do not reveal information or misrepresent to us,
- you or the life assured does not fulfil the eligibility requirements,
- upon conversion of the policy under section 2, or
- when your Singlife Shield Starter plan ends,

whichever is the earliest.

5. Cancel Your Policy

You may cancel Singlife Health Plus Starter by giving us 30 days' notice in writing. If you cancel Singlife Health Plus Starter only, your cancellation of this policy will not affect the validity of Singlife Shield Starter.

Where premium is charged on an annual basis, we will refund you the pro-rated premium based on the number of unused days in the policy year. However, if a claim has been made in that policy year, no premium will be refunded.

Where premium is charged on a non-annual basis, we are entitled to the balance of premium payable for the entire policy year if you make a claim. We will deduct the balance of premium from any claim payable under your policy.

6. Underwriting Method

The same method of underwriting Singlife Shield Starter will apply to your Singlife Health Plus Starter.

7. Claims

Any benefits payable under the policy are made to you, your legal representative, the hospital or such other authorised parties (as the case may be). We will not make any payment in respect of any claim incurred unless full premium has been received by us.

Please contact your Financial Adviser Representative or visit the FAQs section in singlife.com/singlife_shield for claim procedures.

8. Other Insurance

If you or the life assured have other insurance policies which provides reimbursement of medical expenses, we will only pay claim amounts not covered by the other insurance policies, up to the limits of your policy.

You or the life assured must give us full details of all such other insurance policies when making a claim.

9. What Your Policy Does Not Cover

There are certain conditions under which no benefit will be payable. In addition to the exclusions defined under Singlife Shield Starter policy, the following are not covered under Singlife Health Plus Starter. The list is not exhaustive. You are advised to read the Singlife Shield Starter and Singlife Health Plus Starter policy contracts for the precise terms and conditions of the exclusions.

- all pre-existing conditions; and
- all costs arising from admission to a hospital before the cover start date.

Note

You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. If you choose not to seek advice from a Financial Adviser Representative, you should consider whether this plan is suitable for you. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

Policy Owners' Protection Scheme

This policy is 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 cover, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Note: This product summary provides you with an overview of the plan. Full details of the terms, conditions and exceptions of this insurance are provided in the Singlife Health Plus Starter policy contract and will be sent to you upon acceptance by Singapore Life Ltd. You have a "Free Look" period of 21 days from the date you received your policy to decide if you want to continue with your policy. If you do not want to continue with your policy, you may write to us to cancel it. As long as you have not made any claim under your policy, we will cancel your policy from its cover start date and refund all premiums paid, without interest. If the policy is sent to you by post or electronic means, we will consider it received 7 days after the date we sent them.

Singlife Health Plus Starter is governed by and interpreted according to the law of Singapore. The Singapore courts have exclusive jurisdiction.