

Singlife Shield Standard Plan

Product Factsheet & Premium Rates



To provide you with an affordable option for additional coverage beyond basic MediShield Life, the Ministry of Health (MOH) has worked closely with private insurers such as Singlife to develop a Standard Integrated Shield Plan (IP) based on coverage at Class B1 (4-bed) wards.

Key Benefits

- Covers hospital stays up to Class B1 (4 bed) in public hospitals
- Provides higher coverage than MediShield Life for a range of inpatient and outpatient treatments
- Provides higher Annual Claim Limit than MediShield Life
- Guaranteed renewability and lifetime cover

Benefits Schedule

Benefits Schedule in SG Dollars						
Benefit Parameters	Singlife Shield Standard Plan (Payout includes MediShield Life payout)			MediShield Life (as of March 2021)		
Hospital ward type	Any 4-bed standard ward of a public hospital			Any 6-bed (B2) standard ward of a public hospital		
Inpatient hospital treatment						
Daily room, board and medical related services ¹	S\$2,250 per day (S\$2,550 per day for first 2 days of hospitalisation)			S\$800 per day (S\$1,000 per day for first 2 days of hospitalisation)		
Intensive care unit (ICU) ¹	S\$6,850 per day (S\$7,150 per day for first 2 days of hospitalisation)			S\$2,200 per day (S\$2,400 per day for first 2 days of hospitalisation)		
Surgical benefit ² (per procedure)	A	B	C	A	B	C
Table 1 A/B/C (less complex procedures)	S\$590	S\$1,050	S\$1,050	S\$240	S\$340	S\$340
Table 2 A/B/C	S\$1,800	S\$2,300	S\$2,370	S\$580	S\$760	S\$760
Table 3 A/B/C	S\$3,290	S\$4,240	S\$4,760	S\$1,060	S\$1,160	S\$1,280
Table 4 A/B/C	S\$5,970	S\$8,220	S\$8,220	S\$1,540	S\$1,580	S\$1,640
Table 5 A/B/C	S\$8,920	S\$9,750	S\$11,030	S\$1,800	S\$2,180	S\$2,180
Table 6 A/B/C	S\$15,910	S\$15,910	S\$17,300	S\$2,360	S\$2,360	S\$2,360
Table 7 A/B/C (more complex procedures)	S\$21,840	S\$21,840	S\$21,840	S\$2,600	S\$2,600	S\$2,600
Surgical implants and medical consumables ³	S\$9,800 per admission			S\$7,000 per admission		
Radiosurgery ⁴	S\$31,300 per treatment course			S\$10,000 per treatment course		
Stay in a community hospital ⁵ (Rehabilitation)	S\$760 per day			S\$350 per day		
Stay in a community hospital ⁵ (Sub-acute)	S\$960 per day			S\$430 per day		
Inpatient palliative care service ⁶ (General)	S\$560 per day			S\$250 per day		
Inpatient palliative care service ⁶ (Specialised)	S\$760 per day			S\$350 per day		
Inpatient psychiatric treatment	S\$680 per day up to 60 days per policy year			S\$160 per day up to 60 days per policy year		
Continuation of autologous bone marrow transplant treatment for multiple myeloma ⁷	S\$14,040 per treatment			S\$6,000 per treatment		
Serious pregnancy and delivery-related complications ⁸	Covered under inpatient hospital treatment limits (after a waiting period of 10 months)			Covered under inpatient hospital treatment limits		

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Hospital ward type		Any 4-bed standard ward of a public hospital			Any 6-bed (B2) standard ward of a public hospital		
Major outpatient treatment							
Outpatient kidney dialysis		S\$3,740 per month			S\$1,100 per month		
Outpatient erythropoietin		S\$450 per month			S\$200 per month		
Outpatient cancer treatment which includes:							
- Chemotherapy		S\$5,200 per month			S\$3,000 per month		
- Hemi-body radiotherapy		S\$2,510 per treatment			S\$900 per treatment		
- External or superficial radiotherapy		S\$880 per treatment			S\$300 per treatment		
- Brachytherapy (with or without external radiotherapy)		S\$1,100 per treatment			S\$500 per treatment		
- Stereotactic radiotherapy		S\$6,210 per treatment			S\$1,800 per treatment		
Major organ transplant - approved Immunosuppressant drugs		S\$1,480 per month			S\$550 per month		
Long-term parenteral nutrition ⁹		S\$3,980 per month			S\$1,700 per treatment		
Pro-ration factor							
		Singapore Citizen (SC)	Singapore Permanent Resident (SPR)	Foreigner	SC	SPR	
Public hospital	Class C ward	100%			100%	44%	
	Class B2 ward				100%	58%	
	Class B2+ ward				70%	47%	
	Class B1 ward	100%	90%	80%	43%	38%	
	Class A ward	80% ¹⁰			35%	35%	
	Day surgery / short stay ward	Subsidised	100%			100%	58%
		Unsubsidised				35%	35%
Major outpatient treatment	Subsidised	100%			100%	67%	
	Unsubsidised				50%*	50%*	
Private hospital	Inpatient	50% ¹⁰			25%	25%	
	Day surgery	65% ¹⁰			25%	25%	
	Major outpatient treatment	65% ¹⁰			50%*	50%*	
Community hospital / MOH-approved Inpatient Hospice Palliative Care Service (IHPCS) provider	Class C ward	100%			100%	50%	
	Class B2 ward						
	Class B2+ ward						
	Class B1 ward	100%	90%	80%	50%	50%	
	Class A ward	80% ¹⁰			50%	50%	

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Hospital ward type		Any 4-bed standard ward of a public hospital	Any 6-bed (B2) standard ward of a public hospital
Annual deductible¹¹ for life assured age 80 years and below next birthday			
Inpatient			
Class C ward		S\$1,500	S\$1,500
Class B2 / B2+ ward		S\$2,000	S\$2,000
Class B1 ward		S\$2,500	
Class A ward / Private hospital		S\$2,500	
Day surgery / short stay ward	Subsidised	S\$1,500	S\$1,500
	Unsubsidised	S\$2,000	
Annual deductible¹¹ for life assured age 81 years and above next birthday			
Inpatient			
Class C ward		S\$2,000	S\$2,000
Class B2 / B2+ ward		S\$3,000	S\$3,000
Class B1 ward		S\$3,000	
Class A ward / Private hospital		S\$3,000	
Day surgery / short stay ward	Subsidised	S\$2,000	S\$2,000
	Unsubsidised	S\$3,000	
Co-insurance			
All ward classes and day surgery claimable amount¹²			
Inpatient (including day surgery)	S\$0 - S\$3,000	10% (applicable to claimable amount after deductible)	10%
	S\$3,001 - S\$5,000		10%
	S\$5,001 - S\$10,000		5%
	>S\$10,000		3%
Major outpatient treatment ¹³			10%
Maximum Claim Limits			
Policy year limit		S\$200,000	S\$150,000
Lifetime limit		Unlimited	Unlimited
Age Limits (age next birthday)			
Last entry age		None	None
Maximum cover age		Lifetime	Lifetime

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Footnotes

- 1 Includes:
 - treatment fees
 - meals
 - prescriptions
 - medical consumables
 - doctor's attendance fees
 - medical examinations
 - laboratory tests
 - miscellaneous medical charges
- 2 Classified according to their level of complexity, which increases from Table 1 to Table 7.
- 3 Includes:
 - Intravascular electrodes used for electrophysiological procedures
 - Percutaneous Transluminal Coronary Angioplasty (PTCA) Balloons
 - Intra-aortic balloons (or Balloon Catheters)
 - Intraocular lens for cataracts
- 4 Radiosurgery includes:
 - Novalis radiosurgery, and
 - Gamma Knife treatments,which can be performed as an inpatient or day surgery procedure. The annual deductible and pro-ration factor for radiosurgery that applies depends on whether it is classified as an inpatient or day surgery procedure.
- 5 The life assured must first receive:
 - inpatient treatment in a hospital, or
 - A&E treatment in a public hospital,and be admitted to the community hospital for continuous stay immediately following discharge from the hospital or A&E.

The admission to the community hospital must be:

 - for necessary medical treatment,
 - recommended by the attending doctor in the hospital where the life assured had received inpatient treatment or A&E treatment, and
 - for treatment that arises from the same injury or illness for which the life assured received inpatient treatment or A&E treatment at the hospital.

Rehabilitative care refers to therapy to improve the life assured's post-illness disability and functional impairment. Sub-acute care is for complicated medical conditions that require additional medical and nursing care at a lower intensity compared to that provided at the acute hospitals.
- 6 Inpatient palliative care service benefit covers charges the life assured has to pay for inpatient palliative care services from a MOH-approved Inpatient Hospice Palliative Care Service (IHPCS) provider. The life assured must be admitted for inpatient palliative care service by a doctor, according to the relevant MOH guidelines.

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Footnotes (continued)

- 7 Continuation of autologous bone marrow transplant treatment for multiple myeloma benefit covers charges the life assured has to pay for continuation of autologous bone marrow transplant treatment for multiple myeloma, as an outpatient. These include:
- consultation charges,
 - clinical and lab investigations,
 - consumables, and
 - chemotherapy and prescribed medication,
- incurred as a result of the following treatments:
- stem-cell mobilization
 - harvesting of healthy stem cells
 - pre-transplant workup
 - use of high dosage chemotherapeutic drugs to destroy the cancerous cells
 - engraftment of healthy stem cells
 - post-transplant monitoring

Annual deductible applies for continuation of autologous bone marrow transplant treatment for multiple myeloma.

- 8 Please refer to appendix A for the list of serious pregnancy and delivery-related complications covered under inpatient hospital treatment benefit. The complications must be first diagnosed by a registered obstetrician after a waiting period of 10 months. Please note that delivery charges are not covered, except in the event of caesarean section with hysterectomy.
- 9 Long-term parenteral nutrition benefit covers charges the life assured has to pay for parenteral nutrition bags and consumables necessary for the administration of long-term parenteral nutrition. The life assured must meet the clinical criteria for long-term and home parenteral nutrition covered under MediShield Life.
- 10 Pro-ration factor is applied to reduce higher class wards / private hospital bills to Singapore public hospital 4-bed ward equivalent in the claims computation. This is not applicable to expenses incurred for major outpatient treatment and day surgery at a Singapore public hospital and for major outpatient treatment at a subsidised dialysis or cancer centre in Singapore.
- 11 Annual deductible is waived for all major outpatient treatments.
- 12 Claimable amount is the:
- claim limit in the table, or
 - amount after adjusting the charges for pro-ration (if needed), whichever is lower.
- 13 Co-insurance for major outpatient treatments is 10% of a percentage of the charges incurred.

* Note: Pro-ration for unsubsidised outpatient cancer treatments will be applicable from 1 Nov 2016 onwards. Dialysis-related treatment and immunosuppressants will not be pro-rated.

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Premium Rates for Singlife Shield Standard Plan

The table below shows the breakdown of premiums for a standard life[^].

Singlife Shield Standard Plan (For Singapore Citizens and Singapore Permanent Residents) Annual premium per person in SG Dollars (inclusive of 7% GST) Premium rates are non-guaranteed				
Age Next Birthday	MediShield Life Premiums (Fully payable by MediSave*)	Additional Private Insurance Coverage		
		Premiums	Additional Withdrawal Limits	Cash outlay
1 to 20	145	46	300	0
21 to 30	250	50	300	0
31 to 40	390	70	300	0
41 to 45	525	107	600	0
46 to 50	525	135	600	0
51 to 55	800	163	600	0
56 to 60	800	166	600	0
61 to 65	1,020	287	600	0
66 to 70	1,100	399	600	0
71 to 73	1,195	635	900	0
74 to 75	1,320	738	900	0
76 to 78	1,530	987	900	87
79 to 80	1,590	990	900	90
81 to 83	1,675	1,214	900	314
84 to 85	1,935	1,220	900	320
86 to 88	2,025	1,763	900	863
89 to 90	2,025	1,836	900	936
91 to 93	2,055	1,987	900	1,087
94 to 95	2,055	2,066	900	1,166
96 to 98	2,055	2,148	900	1,248
99 and up	2,055	2,232	900	1,332

[^] A standard life is a Life Assured who, at point of proposal, does not have any pre-existing conditions.

* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. This net MediShield Life Premium Payable after accounting for these is fully payable by MediSave.

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Need more help?

Speak with your preferred financial adviser representative or visit www.singlife.com for more details.

Important notes:

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Information accurate as at March 2022.

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

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