



## Singlife Dementia Cover

A long-term care protection plan that **gives payouts for cognitive decline and mental health coverage**



Singlife

## WHY YOU MAY NEED SINGLIFE DEMENTIA COVER

# Enhance your long-term care protection with dementia coverage

Getting dementia protection is a way of telling your loved ones that even if memories fade, your heart never forgets them. With Singlife Dementia Cover, you and your family are protected from the mental, physical, emotional, and financial challenges of dementia, which can be prolonged and drastically affect your lifestyle. Get Singlife Dementia Cover to complement your Singlife Long-Term Care Plans\* to protect yourself against cognitive decline.



### Did you know?

This group of illnesses affects the brain and cognitive health. Patients can experience memory loss and mental decline. The two most common forms of dementia are Alzheimer's Disease and Vascular Dementia.



**Every 3 seconds,** someone in the world is diagnosed with dementia<sup>1</sup>.



**More than 55 million** people worldwide were living with dementia and expected to rise to 139 million by 2050<sup>2</sup>



**1 in 10 Singaporeans** aged 60 years old and above has dementia<sup>1</sup>







**> 100 Singaporeans,** from as early as 40 years old<sup>3</sup>, are diagnosed with young-onset dementia every year<sup>4</sup>


## ABCDS OF DEMENTIA

# Help with daily living is crucial with dementia

Having difficulty remembering is an early sign of dementia. A patient's cognitive skills will gradually deteriorate and in later stages, daily activities become increasingly challenging without assistance.

According to Dementia Hub these are the “ABCDS” of how dementia symptoms can affect an individual:

 <b>Activities of Daily Living</b>	 <b>Behavioural changes</b>	 <b>Cognitive decline</b>	 <b>Disorientation</b>
<ul style="list-style-type: none"><li>• Requires assistance with dressing, going to toilet, taking a shower, feeding, moving around and transferring</li><li>• High risk of falling and injury due to balance and coordination difficulties</li><li>• Eating and swallowing problems</li></ul>	<ul style="list-style-type: none"><li>• Socially withdrawn with rapid mood changes</li><li>• Appears depressed and more easily upset, frustrated</li><li>• Wandering</li></ul>	<ul style="list-style-type: none"><li>• Misplacement of items</li><li>• Unable to engage in meaningful conversations</li><li>• Problems performing simple calculations</li></ul>	<ul style="list-style-type: none"><li>• Gets lost even in familiar places</li><li>• Unable to differentiate between day and night</li><li>• Experiences confusion in general</li></ul>



## BENEFITS AND FEATURES

**Singlife Dementia Cover** is a long-term care protection plan that gives annual payouts of up to S\$10,000 for cognitive decline and mental health. It provides additional support for depressive or anxiety disorder, as well as accidental burns or fractures, after the onset of dementia.



### Coverage up to 99 years old

We are here with you. Choose your benefit amount from S\$200 to S\$2,000, that gives a total payout of up to S\$170,000<sup>5</sup>.



### Support during advanced stages

Dementia might require long-term care. Get coverage of up to S\$100,000 paid out over 10 years<sup>6</sup>. This covers late Dementia with Cognitive Care benefit till you are age 99 years old<sup>7</sup>.



### Premium payment relief

We are with you. You can stop paying for the policy and stay covered once you are diagnosed with late-stage dementia and receive the Cognitive Care Benefit.



### Minding your matters

Our coverage extends beyond dementia to include various other serious mental health conditions. Get covered for major depressive disorder, schizophrenia, bipolar disorder, and early or intermediate Dementia with coverage of up to S\$50,000 paid out over 5 years<sup>8</sup>.



### Emotional helping hand

A person with Dementia may display changes to their behaviour, emotions, and mood. We'll give you a one-time lump-sum payout of up to S\$10,000 under the Emotional Resilience benefit for depressive or anxiety disorder after a dementia diagnosis.



### Personal injury payout

We recognise that Dementia patients have a high risk of falling and injuring themselves. You'll receive a one-time lump-sum payout of up to S\$10,000 for medical expenses incurred for accidental burns or fractures following a dementia diagnosis.

## A care initiative for you



Singlife

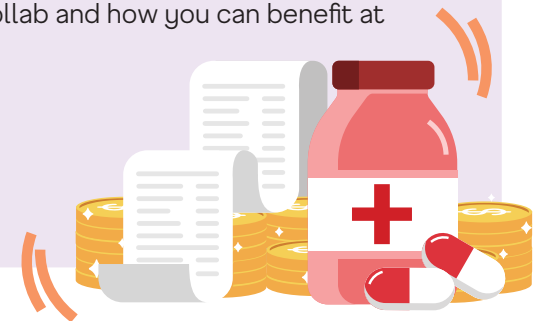


Care Collab

Introducing **Singlife Care Collab** – a one-stop health services hub offering customers convenient access to preventive care, long-term care, and other services.

We've collaborated with a wide range of trusted healthcare and service providers such as **AIC, Dementia Singapore, Doctor Anywhere, Helping, Immortalize and Simply Wills**. Singlife Dementia Cover's policyholders get preferential rates at selected partners, so you and your family can get the help and care needed to lessen the physical and financial challenges of dementia.

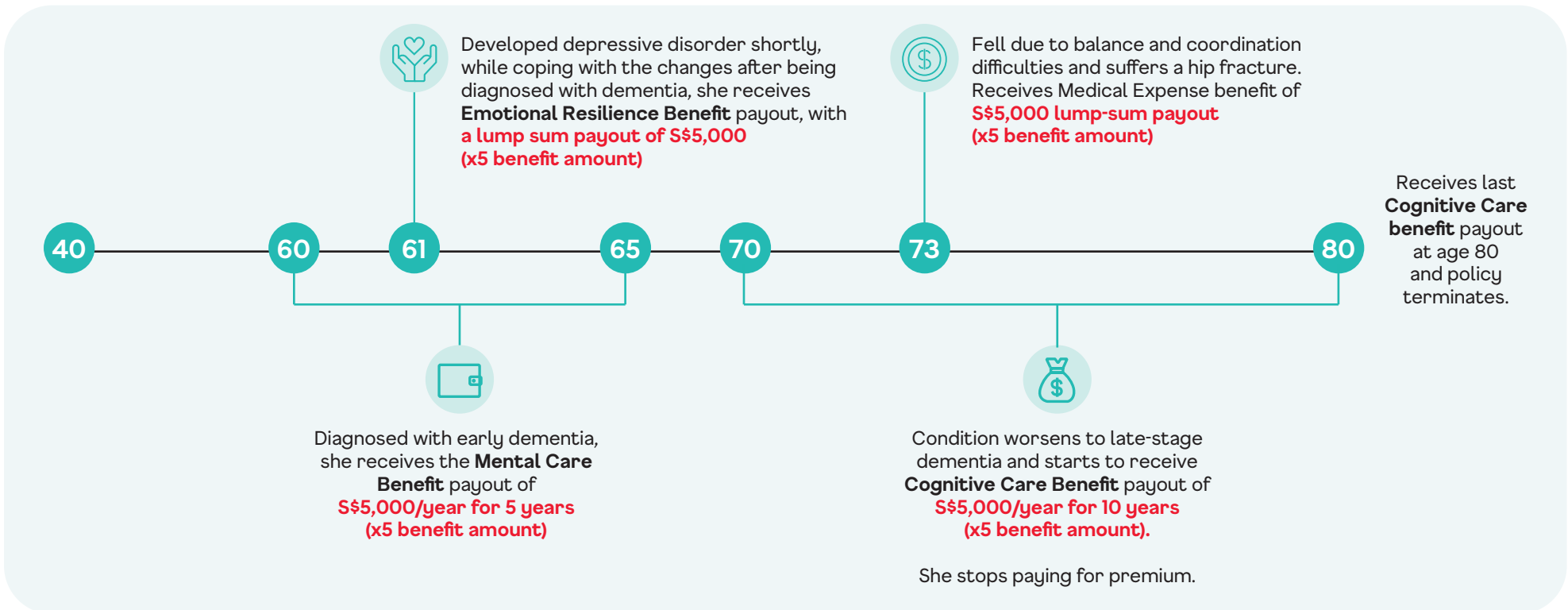
Find out more about Singlife Care Collab and how you can benefit at [singlife.com/carecollab](https://singlife.com/carecollab)





## How Singlife Dementia Cover works

Cynthia is 40 years old and is covered by Singlife CareShield Standard. She buys **Singlife Dementia Cover** to boost her long-term care protection against cognitive decline. She selects a benefit amount of S\$1,000. Here's a scenario of how the plan could work:



### Note:

If you are diagnosed with late dementia, Cognitive Care Benefit covers you for 10 years from the date of diagnosis. The policy will terminate upon the end of Cognitive Care payout.



Get medical coverage that doesn't compromise your financial goals today.



To sign up for **Singlife Dementia Cover** or find out more, speak with your Financial Adviser Representative today.

Visit [singlife.com/dementia-cover](https://singlife.com/dementia-cover) for details.

### Important Notes and Disclaimers:

All age mentioned are Age Next Birthday.

This policy is not a MediSave-approved policy and you may not use MediSave to pay the premium for this policy.

\* Singlife Dementia Cover is a standalone plan. You may purchase Singlife Dementia Cover when you are covered under any of the Singlife Long Term Care Plans (i.e., Singlife CareShield Standard / Plus, Singlife ElderShield / Plus)

1. Source: <https://www.dementiahub.sg/what-is-dementia/what-is-dementia/>
2. Source: <https://dementia.org.sg/wp-content/uploads/2023/07/VoicesForHopeToolkit.pdf>
3. Source: <https://www.straitstimes.com/singapore/young-onset-dementia-growing-group-faces-financial-social-challenges>
4. Source: <https://www.dementiahub.sg/what-is-dementia/what-is-young-onset-dementia/>
5. Total payout of S\$170,000 is based on maximum benefit amount of S\$2,000, including Cognitive Care benefit (5 times benefit amount x 10 years), Mental Care benefit (5 times benefit amount x 5 years), Emotional Resilience benefit (5 times benefit amount lump sum) and Medical Expenses benefit (5 times benefit lump sum).
6. Yearly review is required to ensure Life Assured is still seeking treatment and/or taking medication for the condition. If the Life Assured recovers and subsequently becomes eligible to claim again, claims can be paid up to 10 years.
7. If you are diagnosed with late dementia, Cognitive Care Benefit covers you for 10 years from the date of diagnosis. The policy will terminate upon the full payment of Cognitive Care payout.
8. Yearly review is required to ensure that the Life Assured is still seeking treatment and/or taking medication for the condition. If the Life Assured recovers and subsequently becomes eligible to claim again, claims can be paid up to 5 years. The yearly payout will end upon the full payment of the Mental Care benefit.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. If you choose not to seek advice from a financial adviser representative, you should consider whether the product in question 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. This brochure is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

Information accurate as at 14 May 2024. COMP/2024/04/MKT/275

This advertisement has not been reviewed by the Monetary Authority of Singapore. 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 coverage, where applicable, please contact Singapore Life Ltd. or visit the Life Insurance Association Singapore or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SCX Centre 2 Singapore 068807

Tel: (65) 6827 9933 [singlife.com](http://singlife.com)

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8