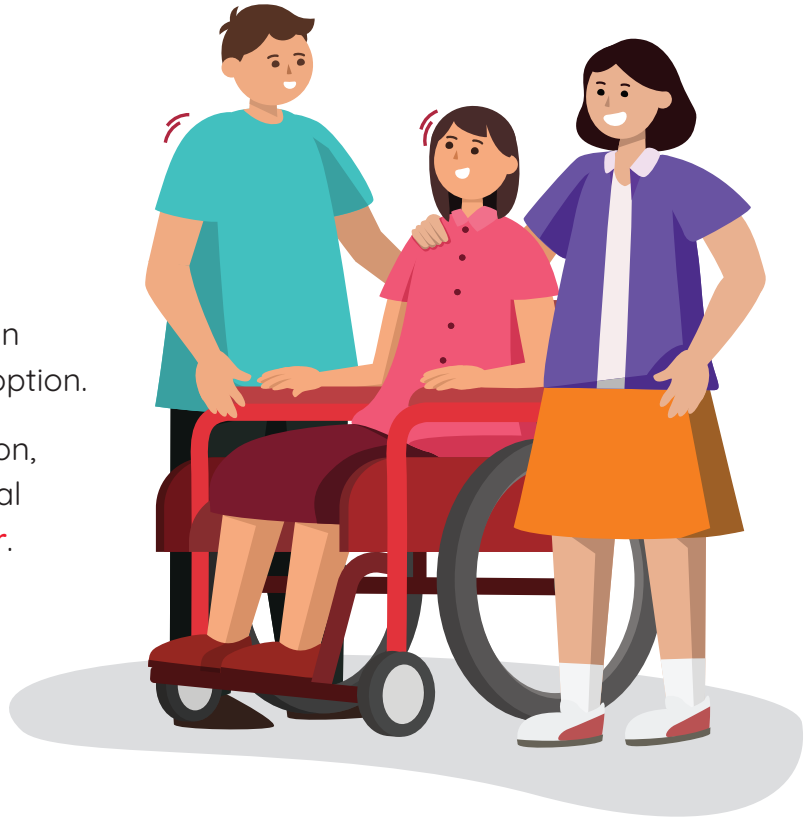


Singlife Shield
Singlife Health Plus

A comprehensive solution for all your hospitalisation needs so you can focus on recovery.

Singlife

When the unexpected happens, you're covered.



Healthcare costs can be significant for foreigners in Singapore, especially when an emergency requires immediate treatment and returning home is not a practical option.

With **Singlife Shield**, you can get an additional layer of personal medical protection, helping to reduce your out-of-pocket expenses when you need hospital or medical treatment. For more comprehensive protection, add the **Singlife Health Plus rider**.

Your employer or corporate insurance benefits may change, having coverage of your own gives you greater peace of mind. With **Singlife Shield** and **Singlife Health Plus**, you get the care you need, with access to over 700 experienced medical specialists in Singapore.

With Singlife Shield and Singlife Health Plus you can enjoy:



20% No-Claims Discount[1] on **Singlife Health Plus**.



Priority queues at specialist clinics on Singlife's panel.



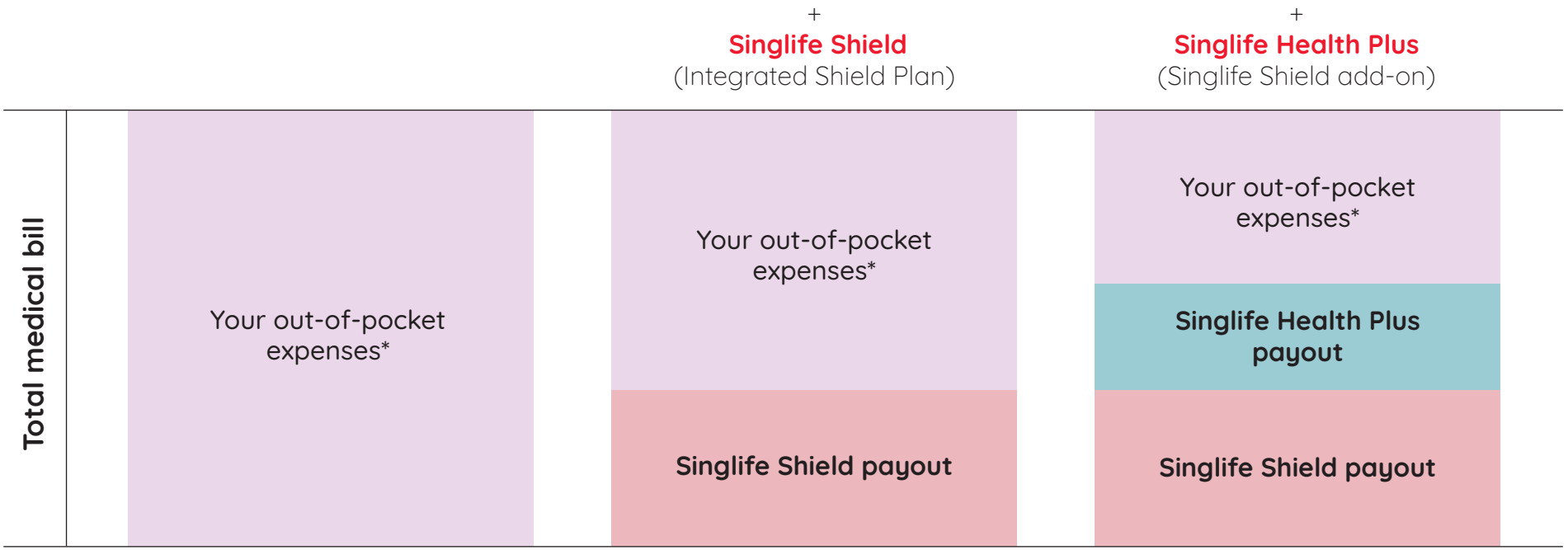
Premium discounts[2] for families with child(ren), up to 20 years old. This makes long-term family protection more affordable.



Free newborn coverage benefit for up till 6 months old[3].

Singlife Shield & Singlife Health Plus

Your corporate insurance may not be sufficient to cover your full medical bill as it comes with limitations. Here's how to increase your coverage for a greater peace of mind.



* Comprises of annual deductible and co-insurance. May not include corporate insurance.

Annual Deductible:
The amount you have to pay before Singlife Shield and/or Singlife Health Plus pays out, capped at S$3,500/year.

Co-insurance:
The amount you have to pay after you've paid the annual deductible.

+ Lump-sum payout
for certain conditions

+ No claims discount
for Singlife Health Plus[1]

Singlife Shield & Singlife Health Plus

Singlife Shield gives you enhanced coverage for both public and private hospital treatments.
Singlife Health Plus covers you for even more, so you can focus on your recovery.

			Singlife Shield Plan 1	Singlife Shield Plan 2
Base Plan	Key Benefit		Private Hospital (any standard ward)	Public Hospital (any standard ward (A))
	Coverage limit		Up to S$2 million per policy year[14]	Up to S$1.2 million per policy year
	Co-insurance	A&E or Preferred medical providers[4]	10% (capped at S$25,500[15] per policy year)	
		Others	10%	
	Pre-hospitalisation treatment[5]		As-charged coverage up to 180 days before hospitalisation	
	Post-hospitalisation treatment[6]		As-charged coverage up to 365 days after discharge	
	Outpatient Cancer Drug Treatment[7] on the CDL[8]		5x MediShield Life's limit for multiple primary cancer per policy year	
	Extra inpatient benefit for 5 Critical Illness[9]		S$150,000 per policy year	S$100,000 per policy year

			Singlife Health Plus Private	Singlife Health Plus Public
Rider	Annual Deductible		Singlife Shield deductible applies	
	Co-insurance	A&E or Preferred medical providers[4]	5% (capped at S$6,000[15] per policy year)	
		Others	5%	
	Outpatient Cancer Drug Treatment[7] on the CDL[8]	Treatment for one primary cancer	S$10,000 per month[10]	15x MediShield Life's limit per month
		Treatment for multiple primary cancer		Sum of the highest limit amongst the claimable treatments received for each primary cancer per month
	Outpatient Cancer Drug Treatment not on the CDL (non-CDL)[11]		S$10,000 per month[10,15]	S$15,000 per month[10,15]
	Critical Illness Benefit[12]		S$10,000 per lifetime	
	Mental Wellness Benefit[13] (after 10 months of continuous cover)		S$100 per visit, capped at S$1,000 per policy year	

Additional benefits:

Discounted Singlife Shield coverage for your child(ren) up till 20 years old[2].

Free Singlife Health Plus coverage coverage for child(ren) up till 20 years old[2].

As-charged: This refers to expenses incurred that are eligible for claim, subject to policy terms.



Here's how Singlife Shield and Singlife Health Plus Private can help when you require emergency surgery

John, a 30 year old accountant, tears an ACL (Anterior Cruciate Ligament) during a weekend football match and requires knee ligament reconstruction with meniscal repair.

He visits a private hospital under our list of preferred medical providers[4].

His total hospital bill came up to S$57,400.

Singlife Shield and Singlife Health Plus

	Out-of-Pocket Expenses
Annual Deductible for stay in private hospital	S$3,500
Co-insurance (5% or maximum of S$6,000 per policy year; whichever is lower)	S$2,695
	S$6,195

With Singlife Shield Plan 1 and Health Plus Private, John's pays only S$6,195 in out-of-pocket expenses, as compared to the full hospital bill of S$57,400.



Source: https://www.moh.gov.sg/managing-expenses/bills-and-fee-benchmarks/cost-financing/tosp-sb703k-bill-information/

Singlife Preferred Medical Providers

As a policyholder of **Singlife Shield and Singlife Health Plus**, you can choose from our panel of private medical specialists, giving you trusted options for care **at the right time and in the right place**.

You have a one-stop hotline with priority to panel specialists within 3 working days.

And access 700 experienced medical specialists across a wide range of disciplines.



Find the Right Doctor for Your Needs

1 Select a medical specialist

Find a suitable medical specialist from Singlife's panel. Enjoy hassle-free appointment booking and preferred consultation rates.

How to make an appointment:

Online via: **singlife.ixchange.com.sg**

Call: **1800 600 0066**

Email: **singlifeshield@ixchange.com.sg**

2 Identify yourself as a Singlife Shield policyholder

Simply identify yourself as a Singlife Shield policyholder when seeking treatment from Singlife's preferred medical providers.



To sign up or find out more about
Singlife Shield and **Singlife Health Plus**,
speak to your trusted
Financial Adviser Representative today!

Visit **singlife.com/shield** for details.

Important Notes

Eligible for foreigners with one of the passes below:

- Employment Pass (EP)
- Personalised Employment Pass (PEP)
- Overseas Networks and Expertise Pass
- EntrePass
- S Pass
- Dependent Pass
- Long Term Visit Pass
- Long Term Visit Pass Plus
- Student Pass
- Work Permit

Please refer to the Product Summary for more details.

1. 20% No Claims Discount on Singlife Health Plus applies if:
   - The cover start date or renewal date of your policy is on or after 1 Apr 2025.
   - Total claims we have paid during the assessment period under your Singlife Shield and Singlife Health Plus policies (excluding MediShield Life) is S$0.

   Assessment period refers to the following periods starting two months before your next policy renewal date:
   - First policy year: Past 10 months
   - Second policy year: Past 22 months
   - Third policy year onwards: Past 24 months

   Any refund (e.g. refunds from other insurance policies that covers the same Life Assured), excluding the refund amount for MediShield Life, which we receive during an assessment period will reduce the total claim amount paid in that assessment period.

2. Discounted premium rates for child(ren) refers to Family Discount for Child(ren):
   - Singlife Shield Plan 2
     - Up to 4 children, until 20 Age Next Birthday (ANB). Both parents have to be covered under Singlife Shield Plan 1 or Singlife Shield Plan 2.
   - Singlife Health Plus Public
     - Up to 4 children, until 20 Age Next Birthday (ANB). Your dependent child who is covered under Singlife Shield's family discount for child(ren) is also eligible for free cover under Singlife Health Plus Public, attached to Singlife Shield Plan 2. Both parents have to be covered under Singlife Shield Plan 1 or 2, together with either of these (Singlife Health Plus options - Private/Public Lite, Private Cover, Private/Public Prime or Private/Public).

3. Free newborn benefit:
   - Starts from the date a newborn child turns 15 days old, on the day of discharge from hospital after birth, whichever is later.
   - Coverage ends on the date the newborn is 6 months old or takes up a MediSave-approved Integrated Shield Plan, whichever is earlier.
   - Both parents must be covered under Singlife Shield Plan 1 or Singlife Shield Plan 2 continuously for at least 10 months from the cover start date of their respective policies on the newborn's date of birth.

   Coverage excludes pre-hospital and post-hospital treatments outside of the coverage period.

4. Preferred medical provider(s) refers to the list of approved medical providers listed at: https://singlife.com/medicalspecialists (updated periodically).

5. Pre-hospital treatment benefit: Covers eligible medical expenses incurred up to 180 days before admission (Plans 1 – 3) at A&E and preferred medical provider(s).

Important Notes (continued)

6. Post-hospital treatment benefit: Covers eligible medical expenses incurred up to 365 days after discharge (Plans 1 – 3) at A&E and preferred medical provider(s).

7. Only cancer drug treatments listed on the Cancer Drug List (CDL) are covered under the Outpatient Cancer Drug Treatment benefit. Outpatient Cancer Drug Services that are part of a cancer drug treatment (including treatments not on the CDL), are claimable under the Outpatient Cancer Drug Services benefit.

8. To view the latest version of the Cancer Drug List, which covers majority of the Cancer Drug Treatments approved by the Health Sciences Authority (HSA). Visit https://go.gov.sg/moh-cancerdruglist for more information (updated periodically by the Ministry of Health (MOH)).

9. Extra Inpatient Benefit for 5 critical illnesses, covering heart attack of specified severity, major cancer, stroke, end-stage lung disease and end-stage liver disease.

10. Claims payout is subject to limits specified in benefits schedule and co-insurance.

11. Outpatient cancer drug treatment under Classes A to E of the Non-CDL Classification Framework developed by the Life Insurance Association, Singapore, will be subjected to limits specified in the benefits schedule and co-insurance. For more information, refer to https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf. Class F treatments are not covered.

12. Additional critical illness benefit for kidney failure: Based on the treatment location where the Life Assured receives the dialysis. Only applies if the life assured has crossed his/her first birthday and is not older than 65 years old age next birthday.

13. Expenses associated with outpatient psychiatric consultation (including medication prescribed and standard diagnostic tests on the same visit) is covered, up to limits specified in the benefits schedule and co-insurance. Your policy must be in force continuously for at least 10 months from the cover start date of the policy.

14. The policy year limit of S$2 million assumes that all treatments in the policy year were via the A&E or preferred medical provider(s).

15. Outpatient cancer drug treatments (Non-CDL) are excluded from the maximum co-insurance specified in the benefits schedule.

This policy is underwritten by Singapore Life Ltd.

This is 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 policy. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This information is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information accurate as at November 2026.

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** or **www.sdic.org.sg**).

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