

FAQs: Updates to Singlife Shield and Launch of New Singlife Health Plus Riders

Launch of [NEW] Singlife Health Plus Private/Public

1. What are the Ministry of Health’s (MOH) requirements from 1 April 2026 onwards?

Effective 1 April 2026:

- New Integrated Shield Plan (IP) riders sold will no longer be permitted to cover the minimum IP deductibles.
- The co-insurance cap for new IP riders will be raised to a minimum of S\$6,000, in line with the increase in bill sizes over time.

For the full details, please refer to [MOH’s press release](#).

2. What are the new IP riders from 1 April 2026?

From 1 April 2026, Singlife will launch the following Integrated Shield Plan (IP) riders:

- Singlife Health Plus Private (attachable to Singlife Shield Plan 1).
- Singlife Health Plus Public (attachable to Singlife Shield Plan 2 and Plan 3).

Singlife Shield	Plan 1	Plan 2 and 3
Singlife Health Plus	Private	Public

These new IP riders are designed to align with MOH’s requirements, helping to manage rising healthcare costs while ensuring long-term sustainability.

3. What are the key changes under Singlife Health Plus Private/Public riders?

Key changes include:

- Removal of deductible coverage and revised co-insurance cap, in line with MOH’s requirements.
- Revised outpatient cancer drug treatment limits for Singlife Health Plus Private to ensure sustainability.
- Reduction in premiums across all riders.
- Introduction of a new Recovery Support Benefit.

4. What are the revised outpatient cancer drug treatments limits for Singlife Health Plus Private?

To support long-term premium sustainability, we are aligning our Cancer Drug List (CDL) and non-CDL benefits to a S\$10,000/month limit. This prioritises a cost-effective base plan, paired with the option to add on Singlife Cancer Cover Plus II for enhanced cancer protection if needed.

This is only applicable if you are purchasing the [NEW] Singlife Health Plus Private.

Benefits		[NEW] Singlife Health Plus Private (attachable to Plan 1)	Singlife Health Plus Private Prime/Lite (attachable to Plan 1)
Outpatient Cancer Drug Treatment on the CDL	Patients receiving treatment for one primary cancer	S\$10,000 per month, subject to co-insurance	15 times the MediShield Life limit for one primary cancer per month
	Patients receiving treatment for multiple primary cancer		Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month
Outpatient Cancer Drugs Treatment not on the CDL		S\$10,000 per month, subject to co-insurance	S\$15,000 per month, subject to co-insurance

Note: There are no changes to Singlife Health Plus Public's Outpatient Cancer Drugs Treatments Benefits.

a) Am I required to purchase Singlife Cancer Cover Plus II from 1 April 2026 onwards?

No, this is optional and depends on your coverage needs, affordability and other considerations.

Click [here](#) to learn more about Singlife Cancer Cover Plus II.

b) Can I purchase Singlife Cancer Cover Plus II to pair it with other IP shield plans?

Yes, you can. Singlife Cancer Cover Plus II is a standalone plan that provides additional coverage for cancer treatments.

Click [here](#) to learn more about Singlife Cancer Cover Plus II.

5. What is the Recovery Support Benefit and what does it cover?

You can unlock the **Singlife Care Collab Recovery Support Benefit** if you have **Singlife Shield, Singlife Health Plus and Singlife CareShield/ElderShield (Standard or Plus)**.

This benefit provides up to S\$20,000 per lifetime for home nursing care and rehabilitation services, covering up to two years to support timely recovery and meaningful long-term care after discharge.

Click [here](#) to learn more about Singlife Care Collab.

6. Can I switch to the new Singlife Health Plus riders if I am an existing customer?

Yes. Existing customers may choose to switch to the [NEW] Singlife Health Plus Private/Public riders. No further underwriting is required when switching from their **existing Singlife Health Plus** rider to the **[NEW] Singlife Health Plus Private/Public** rider under the same base plan.

7. Why is Singlife Health Plus Private/Public Lite discontinued for new applications or change of options for existing customers?

Singlife Health Plus Private/Public Lite is discontinued as it does not comply with MOH’s revised requirement for a minimum co-insurance cap of S\$6,000 per policy year.

Singlife Health Plus		Private/Public Lite	[NEW] Private/Public
Annual deductible (payable by customer)		Singlife Shield annual deductible applies	Singlife Shield annual deductible applies
Co-insurance payable by customer	A&E or Preferred medical providers	5% Maximum S\$3,000 per policy year	5% Maximum S\$6,000 per policy year
	Others	5%	5%

8. I purchased my Singlife Health Plus rider before 27 November 2025 (based on the signed date). What will happen to my policy?

If you purchased your IP rider before 27 November 2025, MOH’s new requirements for IP riders will not apply to your existing rider for now. Your coverage will continue under your existing rider terms

We will continue to review our plans to ensure they remain sustainable, and will keep you informed of any future changes, where applicable.

9. I purchased my Singlife Health Plus rider between 27 November 2025 and 31 March 2026 (both signed dates inclusive). What will happen to my policy?

If you purchased your IP rider between 27 November 2025 and 31 March 2026, MOH’s new requirements for IP riders will not apply to your existing rider for now. Your coverage will continue under your existing rider terms.

You will only be required to transition to rider terms that comply with MOH’s requirements upon renewal from 1 April 2028 onwards. You will be informed of any applicable changes closer to your renewal date.

10. What happens to my Singlife Health Plus policy if I choose to downgrade or upgrade my Singlife Shield after 1 April 2026?

If you choose to upgrade or downgrade your Singlife Shield plan, your existing rider will be automatically switched to the corresponding **[NEW] Singlife Health Plus Private or Public** rider.

Deductible Cover

1. If I currently hold a Deductible Cover together with Singlife Health Plus Private/Public Lite, can I remove my IP rider after 1 April 2026?

If your Singlife Health Plus Private/Public Lite and Deductible Cover are held under separate policy numbers (i.e. Policy 1 – Private Lite and Policy 2 – Deductible Cover), you can still remove your Deductible Cover after 1 April 2026. This will be treated as a policy termination.

However, if both Private Lite and Deductible Cover were incepted under the same policy number, you will not have the option to remove your Deductible Cover from 1 April 2026 onwards.

2. What are the options available to me from 1 April 2026 if I currently hold a Deductible Cover together with Singlife Health Plus Private/Public Lite under the same policy number?

You may choose to switch to the [NEW] Singlife Health Plus Private/Public riders.

3. What are the options available to me from 1 April 2026 if I only hold a Deductible Cover?

You may choose to switch to the [NEW] Singlife Health Plus Private/Public riders if you wish to change your IP rider.

Private Cover

1. What options are available to me from 1 April 2026 if I currently hold a Private Cover?

You may choose to switch to the [NEW] Singlife Health Plus Private riders if you wish to change your IP rider.

Singlife Shield Enhancements

1. What are the key changes to Singlife Shield from 1 April 2026?

Key changes include:

Benefit Parameters	Previous Version	From 1 April 2026
<u>Singlife Shield Plan 2 ONLY</u> Policy Year Limit	S\$1million	S\$1.2 million
<u>Singlife Shield Plan 1, 2 and 3</u> Inpatient and Outpatient Cell, Tissue and Gene Therapy	S\$150,000 per treatment per lifetime	No change in benefit limit Kymriah - S\$150,000 (one treatment per indication per lifetime) Yescarta - S\$150,000 (one treatment per indication per lifetime)

These changes will take effect from 1 April 2026 for all new policies and renewals.

Customers under moratorium underwriting option

1. What happens if my moratorium policy lapses and is reinstated?

The policy may be subject to a full medical underwriting, which could result in additional requirements, new exclusions, or rejection of reinstatement, depending on the outcome. If reinstatement is granted under moratorium underwriting, the 5-year moratorium period will restart from the reinstatement date.

2. What happens if I upgrade my Singlife Shield plan under the moratorium underwriting option?

Your policy will no longer remain under the moratorium underwriting option, and you will be required to undergo full medical underwriting. The upgraded plan will be issued under full underwriting terms.

3. Can I downgrade my Singlife Shield Plan under the moratorium underwriting option?

Yes. No additional medical declaration is required, and the moratorium underwriting option remains unchanged.

4. Will I need to undergo underwriting when switching my existing Singlife Health Plus to the [NEW] Singlife Health Plus Private/Public riders?

No. This will be considered a downgrade, and you will not be required to undergo full medical underwriting.

5. Will I need to undergo underwriting when purchasing the [NEW] Singlife Health Plus Private/Public riders?

Yes. If you are under moratorium underwriting option for your Singlife Shield you will be required to undergo full medical underwriting when applying for the [NEW] Singlife Health Plus Private/Public.

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