



Singlife Shield Singlife Health Plus

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



Singlife

Life Happens. Be Fully Covered.

Your healthcare bills shouldn't be an additional worry when you need care the most. The national **MediShield Life scheme** provides basic hospital coverage, but it may not cover you for all your needs.

Integrated Shield Plans such as **Singlife Shield** help reduce what you need to pay yourself, or out-of-pocket costs, should you have unexpected medical expenses.

Get even more comprehensive coverage when you add a rider like **Singlife Health Plus**.

With **Singlife Shield** and **Singlife Health Plus**, you can feel supported when it matters most. Enjoy access to over 700 experienced medical specialists through Singlife's exclusive curated network.



With Singlife Shield and Singlife Health Plus you can enjoy:



20% No-Claims Discount¹ on **Singlife Health Plus**.



Premium discounts² for families with child(ren), up to 20 years old. This makes long-term family protection more affordable.



Priority queues at specialist clinics on Singlife's panel.



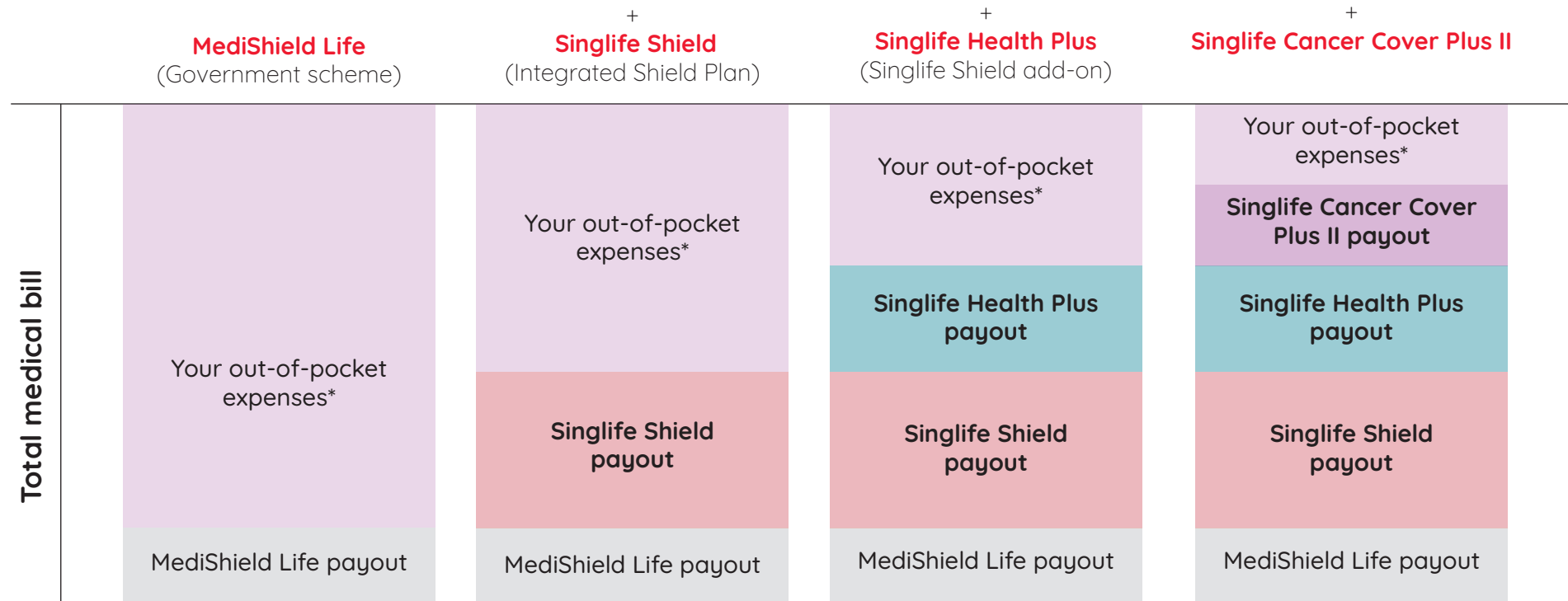
Free newborn coverage benefit for up till 6 months old³.



Home Nursing Care and Rehabilitation Services via **Singlife Care Collab Recovery Support Benefit⁴**.

Singlife Shield & Singlife Health Plus

Medishield Life doesn't cover for your pay your full medical bill. Here's how to get better coverage.



* Comprises of annual deductible and co-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 Plus¹



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	Singlife Shield Plan 3	
Base Plan	Key Benefit	Private Hospital (any standard ward)	Public Hospital (any standard ward (A))	Public Hospital (any 4-bed standard ward (B1))	
	Coverage limit	Up to S\$2 million per policy year ¹⁵	Up to S\$1.2 million per policy year	Up to S\$500,000 per policy year	
	Co-insurance	A&E or Preferred medical providers ⁵	10% (capped at S\$25,500 per policy year)		
		Others	10%		
	Pre-hospitalisation treatment⁶	As-charged coverage up to 180 days before hospitalisation			
	Post-hospitalisation treatment⁷	As-charged coverage up to 365 days after discharge			
	Outpatient Cancer Drug Treatment⁸ on the CDL⁹	5x MediShield Life's limit for multiple primary cancer per policy year			
Extra inpatient benefit for 5 Critical Illness¹⁰	S\$150,000 per policy year	S\$100,000 per policy year	S\$50,000 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 ⁵	5% (capped at S\$6,000 ¹⁶ per policy year)		
		Others	5%		
	Outpatient Cancer Drug Treatment⁸ on the CDL⁹	Treatment for one primary cancer	S\$10,000 per month ¹¹	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)¹²	S\$10,000 per month ^{11,16}	S\$15,000 per month ^{11,16}		
	Critical Illness Benefit¹³	S\$10,000 per lifetime			
Mental Wellness Benefit¹⁴ (after 10 months of continuous cover)	S\$100 per visit, capped at S\$1,000 per policy year				
Recovery Support⁴	S\$20,000 per lifetime (As charged up to 730 days per lifetime)				

Additional benefits:



Discounted Singlife Shield coverage for your child(ren) up till 20 years old².



Free Singlife Health Plus coverage for child(ren) up till 20 years old².

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



Here's how Singlife Health Plus Private can help minimise financial stress

Sam, a 47 year old investment banker, is diagnosed with Coronary Atherosclerosis and undergoes heart surgery. He visits a private hospital under our list of preferred medical providers⁵.

His total hospital bill came up to S\$260,000.

MediShield Life and Singlife Shield

	Out-of-Pocket Expenses
Annual Deductible for stay in private hospital	S\$3,500
Co-insurance (10% or maximum of S\$25,500 per policy year; whichever is lower)	S\$25,500
	S\$29,000

MediShield Life, Singlife Shield and Singlife Health Plus Private

	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\$6,000
	S\$9,500

With Singlife Health Plus Private, Sam pays S\$9,500 as opposed to S\$29,000 for out-of-pocket expenses.

With Singlife Health Plus Private the maximum out-of-pocket expenses for hospitalisation bills is S\$9,500.





How Singlife Cancer Cover Plus II complements Singlife Shield and Singlife Health Plus

Jen, a 32-year-old working mother, was hospitalised at a private hospital and diagnosed with Lymphoma (one of the top five most common cancers in Singapore[#]). As part of her treatment, she was prescribed Rituximab, an outpatient cancer drug listed on the Cancer Drug List (CDL).

Her total hospital bill came up to S\$80,000.

Plans		Singlife Payout
Singlife Shield Plan 1 (A)	5 times MediShield Life limit for one primary cancer/month @ S\$1,000	S\$5,000
Singlife Health Plus (Private) (B)	Outpatient Cancer Drug Treatment on the CDL Co-insurance: Adding a rider reduces your co-insurance from 10% (Singlife Shield only) to 5% (Singlife Shield and Singlife Health Plus)	S\$10,000 S\$4,000
Payout Calculation (Hospital Bill minus Deductibles)		
	Hospital Bill	S\$80,000
	Deductible: 20% co-insurance	- S\$16,000
	Deductible: Monthly Deductible (S\$5,000 for CDL Drugs)	- S\$5,000
Singlife Cancer Cover Plus II (C)	Balance	S\$59,000
		S\$59,000
Out-of-pocket		
Total Payout (A + B)	S\$61,000	S\$19,000
Total Payout (A + B + C)	S\$2,000	S\$78,000

With Singlife Cancer Cover Plus II, Jen's pays S\$2,000 as opposed to S\$61,000 for out-of-pocket expenses.

Singlife Cancer Cover Plus II provides coverage against large medical bills for cancer treatments up to S\$1.5 million, significantly reducing treatment cost.



[#]Source: <https://www.singhealth.com.sg/symptoms-treatments/lymphoma>

Singlife Care Collab Recovery Support Benefit

Your medical care and recovery needs don't stop when you are discharged from the hospital. Singlife provides you better protection with access to the **Singlife Care Collab Recovery Support Benefit**, through **Singlife Care Collab** - our health services hub that connects you to trusted partners for long-term support.



If you have a **Singlife CareShield/ElderShield for Long-term care**, on top of **Singlife Shield with Singlife Health Plus**, you can unlock access to more help through the **Singlife Care Collab Recovery Support Benefit** for the following services (capped at S\$20,000 per lifetime for 2 years).

Find out more: <https://singlife.com/en/carecollab>

Home nursing care services

Professional assistance from trained caregivers in the comfort of your own home.

Your Care Collab partners:



Rehabilitation services

Essential rehabilitation including physiotherapy, occupational therapy and speech therapy.

Your Care Collab partners:



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.



You can also enjoy **cashless admission and paperless claims** so you can focus on your recovery.

Simply follow this easy 3-step process

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**

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.

3 Cashless and hassle-free treatment

Focus on your recovery with cashless admission and paperless claims at any of our **participating private hospitals and clinics**. The hospital/clinic will submit your claim directly to us.

For admission at public hospitals, you may request for a **Letter of Guarantee (LoG)** to waive up to S\$80,000 on your admission deposit.





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

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. This benefit is claimable once per lifetime and provides coverage of up to S\$20,000 per lifetime, for a maximum of 730 consecutive days. This benefit is only for Life Assured with both Singlife Health Plus and Singlife CareShield/ElderShield Standard/Plus, who has been certified eligible to claim for Severe Disability Benefit.
5. Preferred medical provider(s) refers to the list of approved medical providers listed at: <https://singlife.com/medicalspecialists> (updated periodically).
6. 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).
7. 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).
8. 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.
9. 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)).
10. 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.

Important Notes (continued)

11. Claims payout is subject to limits specified in benefits schedule and co-insurance.
12. 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.
13. 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.
14. 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.
15. 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).
16. 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 1 April 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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