

# Product Summary

## MyShield Plus



### 1. Product Information

MyShield Plus is a rider to MyShield that provides complementary protection on top of what MyShield covers, specifically to meet your needs to reduce the uncertainty of out-of-pocket expenses in your MyShield coverage.

Benefits Schedule (All amount in S\$)			
	MyShield Plus		
	Plan 1	Plan 2	Plan 3
<b>Hospital Ward Type</b>	Any Private Ward	Any Government/ Restructured Ward	B1 Government/ Restructured Ward
<b>OPTION A</b>	As incurred under MyShield		
1) Co-Insurance Benefit	As incurred under MyShield		
2) Critical Illness Benefit (up to age 65) (per Lifetime)	\$10,000	\$10,000	\$10,000
3) Hospital-related Benefits			
(a) Daily Hospital Cash Benefit <sup>^</sup> (per day)	\$300	\$150	\$100
(b) Ambulance Fees/ Transport by Taxi to Hospital (per injury or illness)	\$80	\$80	\$80
(c) Accommodation Benefit for Parent/ Guardian of Insured Child <sup>+</sup> (per day)	\$80 Up to 10 days	\$65 Up to 10 days	\$50 Up to 5 days
(d) Post-Hospital Follow-up TCM <sup>#</sup> Treatment (up to 90 days after discharge) (per visit)	\$45	\$45	\$45
4) Free Coverage for Child(ren) <sup>*</sup>	Yes	Yes	N.A.
<b>OPTION B</b>	As incurred under MyShield		
5) Deductible Benefit	As incurred under MyShield		

<sup>^</sup> For admission to government / restructured hospitals of wards lower than that of chosen plan. This excludes day surgery, confinement in Community Hospital and confinement in private Hospital.  
<sup>+</sup> Insured child refers to the Insured Person who is below 19 years old at age next birthday.  
<sup>#</sup> Traditional Chinese Medicine  
<sup>\*</sup> Based on benefits under Option A Plan 2, up to 20 years old at age next birthday, provided both parents take up MyShield Plus Plan 1 or 2 and are covered under Option A.

### 2. Premium Rates

Premium payable is based on an Insured Person's age next birthday at the Policy Commencement Date and will increase when he/she enters into the next age band. The Plan chosen must be the same as MyShield and premium must be paid by cash. If the plan of any Insured Person is different from the plan insured under MyShield, and the premium paid as a result is insufficient, We will collect the shortfall in premiums in cash or deduct from any claim payable under this Policy. Premium rates are not guaranteed and may increase at policy renewal at the full discretion of the Company.

#### MyShield Plus Option A

Annual Premium per person in Singapore Dollars (inclusive of 7% GST) (Premium rates are non-guaranteed)							
Age Next Birthday	Plan 1	Plan 2	Plan 3	Age Next Birthday	Plan 1	Plan 2	Plan 3
1 to 30	\$52.00	\$37.45	\$27.05	76 to 78*	\$690.20	\$538.50	\$386.70
31 to 40	\$79.00	\$54.05	\$41.60	79 to 80*	\$804.55	\$627.85	\$422.05
41 to 45	\$145.55	\$103.95	\$72.80	81 to 83*	\$1,014.50	\$773.35	\$519.75
46 to 50	\$158.00	\$118.50	\$108.10	84 to 85*	\$1,110.10	\$829.55	\$555.05
51 to 55	\$237.05	\$182.95	\$166.35	86 to 88*	\$1,130.90	\$846.10	\$571.70
56 to 60	\$326.40	\$280.65	\$255.75	89 to 90*	\$1,153.80	\$862.75	\$590.40
61 to 65	\$465.75	\$407.45	\$367.95	91 to 93*	\$1,176.65	\$879.35	\$607.05
66 to 70	\$469.85	\$411.65	\$374.20	94 to 95*	\$1,199.50	\$898.10	\$623.70
71 to 73	\$476.05	\$415.80	\$378.45	96 to 98*	\$1,224.45	\$914.70	\$642.40
74 to 75	\$550.90	\$457.35	\$382.55	99 to 100*	\$1,247.35	\$935.50	\$663.15

## MyShield Plus Option B

Annual Premium per person in Singapore Dollars (inclusive of 7% GST) (Premium rates are non-guaranteed)							
Age Next Birthday	Plan 1	Plan 2	Plan 3	Age Next Birthday	Plan 1	Plan 2	Plan 3
1 to 30	\$195.05	\$142.20	\$118.70	76 to 78*	\$905.65	\$752.35	\$659.00
31 to 40	\$223.45	\$162.90	\$127.00	79 to 80*	\$916.85	\$759.35	\$683.00
41 to 45	\$224.90	\$163.55	\$129.60	81 to 83*	\$1,050.30	\$779.45	\$706.90
46 to 50	\$226.40	\$164.15	\$132.20	84 to 85*	\$1,122.25	\$867.80	\$776.50
51 to 55	\$227.90	\$164.80	\$134.85	86 to 88*	\$1,159.05	\$1,003.90	\$879.70
56 to 60	\$229.40	\$180.35	\$137.45	89 to 90*	\$1,342.30	\$1,153.80	\$991.60
61 to 65	\$314.85	\$219.85	\$188.45	91 to 93*	\$1,544.05	\$1,318.65	\$1,066.30
66 to 70	\$544.85	\$441.05	\$380.15	94 to 95*	\$1,657.25	\$1,408.40	\$1,156.40
71 to 73	\$798.20	\$611.70	\$490.40	96 to 98*	\$1,775.15	\$1,520.20	\$1,273.40
74 to 75	\$838.55	\$665.85	\$573.10	99 to 100*	\$1,902.20	\$1,624.60	\$1,367.60

\* For renewal only

### 3. Eligibility

The Insured Person must be:

- between 15 days old and 75 years old at age next birthday as at the Policy Commencement Date; and
- already insured under MyShield.

### 4. Coverage Options

Besides choosing the appropriate MyShield Plus Plan based on the desired hospital/ward type, the Insured Person may also choose to be covered on benefits under:

- Option A only; or
- Option B only; or
- Option A and Option B.

### 5. Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your insurance adviser should you require further explanation.

#### (a) Covered Benefits

The Company's liability is limited to the coverage as provided for in the policy contract.

#### Option A Benefits

##### (i) Co-Insurance Benefit

The Co-Insurance portion for MyShield will not have to be borne by you in the event of hospitalisation if the claim is payable under MyShield and the claim does not exceed the maximum claim limits as stated in the MyShield Benefits Schedule.

##### (ii) Critical Illness Benefit

To be eligible for the Critical Illness Benefit under this Policy, you must be aged between one year old and 65 years old at age next birthday at the point of commencement of cover. Any Insured Person below one year old will only be eligible for Critical Illness Benefit when he attains the age of one.

A lump sum benefit of \$10,000 will be paid upon your first diagnosis of any one of the following 30 Critical Illnesses. The list of 30 Critical Illnesses includes Heart Attack, Coronary Artery By-Pass Surgery, Heart Valve Surgery, Aorta Surgery, Primary Pulmonary Hypertension, Kidney Failure, Major Organ / Bone Marrow Transplantation, Fulminant Hepatitis, End Stage Liver Failure, End Stage Lung Disease, Major Cancers, Stroke, Coma, Multiple Sclerosis, Muscular Dystrophy, Alzheimer's Disease / Severe Dementia, Motor Neurone Disease, Parkinson's Disease, Apallic Syndrome, Major Head Trauma, Aplastic Anaemia, HIV Due to Blood Transfusion and Occupationally Acquired HIV, Deafness (Loss of Hearing), Blindness (Loss of Sight), Loss of Speech, Terminal Illness, Major Burns, Paralysis (Loss of Use of Limbs), Progressive Scleroderma and Benign Brain Tumor.

##### (iii) Hospital-related Benefits

#### Hospital Cash Benefit

In the event of hospitalisation at the recommendation of a Physician, we will pay a cash benefit of up to \$300 per day of hospitalisation provided that the Insured Person stays in a hospital ward lower than what he/she is entitled to under his/her chosen plan and the claim is payable under MyShield (other than MediShield). We will not pay the Hospital Cash Benefit in the event of a day surgery, confinement in community hospital, confinement in private hospital or if there is no hospital stay involved.

#### Ambulance Fees or Transport by Taxi to Hospital

We will pay for the one-way transportation within Singapore, of the Insured Person by either road ambulance or land taxi to a hospital, provided the Insured Person is hospitalised within 24 hours for treatment of an illness or injury covered under the MyShield Policy and the claim is payable under MyShield (other than MediShield).

#### Accommodation Benefit for Parent/Guardian of Insured Child

If one parent or guardian is a lodger sharing the hospital room of an Insured Person who is below 19 years old at age next birthday, we will pay for the accommodation charges incurred by the parent or guardian provided the Insured Person is hospitalised for treatment of an illness or injury covered under the MyShield Policy and the claim is payable under MyShield (other than MediShield).

### **Post-Hospital Follow-up TCM Treatment**

As result of an accident, if the Insured Person is referred by the attending Physician of a restructured hospital to a Traditional Chinese Medicine (TCM) clinic of any restructured hospital, we will pay for the post-hospital follow-up TCM treatment by a registered TCM practitioner within 90 days after hospital discharge. The TCM treatment must be for the same injury or illness for which the Insured Person was hospitalised and the hospitalisation claim must first be payable under MyShield (other than MediShield).

We will not pay this benefit following a day surgery, confinement in Community Hospital or if there is no hospital stay involved. This benefit is also not applicable to Plan 3 of MyShield Plus.

#### **(iv) Free Coverage for Child(ren)**

Your dependant child who is eligible for free coverage under MyShield, is also eligible for free coverage under Option A Plan 2 of MyShield Plus if both parents are also insured under MyShield Plus and covered under Option A. The child shall enjoy the same benefits as provided for under Option A Plan 2 of the Benefits Schedule except for the Critical Illness Benefit, whereby a lump sum of \$10,000 will be paid only on the diagnosis of any one of the five Critical Illnesses namely Major Cancer, Major Organ / Bone Marrow Transplantation, Major Burns, Major Head Trauma and Kidney Failure.

#### **(b) Option B Benefit**

##### **Deductible Benefit**

We shall reimburse You the amount of Annual Deductible payable by You in respect of a covered claim under your MyShield policy.

#### **(c) Material Changes**

We must be informed immediately in writing of any material change in information or circumstances whether relating to occupation, business or sporting activity affecting You or any Insured Person. We reserve the right either to continue cover for the Insured Person on terms and conditions We consider appropriate because of the material change in information or circumstances or to decline to continue cover under this Policy.

#### **(d) Renewal**

MyShield Plus is automatically renewed subject to payment of the renewal premium. We may vary the benefits, cover, premium, clauses and conditions to all the policies under this class of insurance by giving you thirty (30) days' advance notice in writing but will not cancel any individual policy.

#### **(e) Termination of Insurance**

An Insured Person's cover under this Policy will terminate automatically on the date any one of the following events first occurs:

- (i) upon death of an Insured Person;
- (ii) upon request for cancellation by the Insured;
- (iii) non-payment of required premium due after the grace period; or
- (iv) upon the termination of your MyShield plan.

The Critical Illness Benefit of the Policy will terminate automatically on the date any one of the following events first occur:

- (i) if a valid claim for Critical Illness Benefit has been made; or
- (ii) on the expiry of the Policy Year during which the Insured Person attains the age of 65 years old.

#### **(f) Cancellation Clause**

You may cancel MyShield Plus by giving us thirty (30) days' notice in writing. If you cancel MyShield Plus only, your cancellation of this Policy will not affect the validity of MyShield.

Where premium is charged on an annual basis and the Insured cancels the Policy during the Policy Year after the Free Look Period, there will be a pro-rated refund based on the number of unused days for the rest of the Policy Year. However, if a claim has arisen in respect of that Policy Year, no refund will be made.

Where premium is charged on a non-annual basis and the Insured cancels the Policy, the Company is entitled to the balance of the premium payable for the entire Policy Year if a claim arises in respect of that Policy Year. The Company may deduct the balance of the premium from any claim amount due.

The Company reserves the right to terminate coverage of this Policy on the renewal date by giving you thirty (30) days' advance notice in writing. If this occurs, it will affect the whole class of policies in that category and not any individual policy in particular.

#### **(g) Underwriting Method**

The same method of underwriting MyShield will apply for your MyShield Plus.

#### **(h) Waiting Period**

For Major Cancers, Coronary Artery By-Pass Surgery and Heart Attack, the Critical Illness Benefit will only be payable if they are diagnosed 90 days after the date an Insured is first covered under this Policy or the date of reinstatement of this Policy (whichever is later).

#### **(i) Survival Period**

The Critical Illness Benefit will be payable after the end of the period of 30 days from the date on which an Insured Person is diagnosed as suffering from a Critical Illness.

#### **(j) Co-ordination of Benefits**

If, at the time of claim, the Insured Person has other medical insurance which makes provision for reimbursement of medical expenses, you shall advise us of the details of such other policies and we shall not be liable to contribute more than the rateable proportion of such reimbursement.

**(k) Exclusions**

There are certain conditions under which no benefit will be payable. In addition to the exclusions defined under MyShield policy, the following are excluded under this plan. It is not exhaustive. You are advised to read the MyShield and MyShield Plus policy contracts for the precise terms and conditions of the exclusions.

- (i) Pre-Existing Conditions are excluded, unless:
  - You have chosen the Full Medical Underwriting Option and the Pre-Existing Conditions have been declared by you and specifically accepted by Us in writing to be covered under the Policy; or
  - You have chosen the Moratorium Underwriting Option and satisfy the Moratorium terms and conditions as stated in the Policy. However, the Moratorium will not apply to the Critical Illness Benefit.
- (ii) Any costs incurred from admission to hospital before the Effective Date of the Policy.

**Note: This is only product information provided by Us. Full details of the terms, conditions and exceptions of this insurance are provided in the MyShield Plus Policy and will be sent to You upon acceptance by Aviva Ltd. You have a "Free Look" period of fourteen (14) days from the date of receipt of the MyShield Plus Policy. You are assumed to have received the MyShield Plus Policy within seven (7) days after we have sent it by post. Please inform Aviva Ltd in writing within the "Free Look" period if you do not want the MyShield Plus Policy. We will cancel it from its start date and refund in full the premium You have paid after deducting any expenses incurred in assessing the risk under the Policy, as long as no claim has been admitted under the Policy. MyShield Plus is governed by and shall be construed according to the laws of Singapore.**