

## **MyShield Frequently Asked Questions**

**Note: MyShield Plus has been renamed to MyHealthPlus from 12 September 2015 onwards.**

### **1 PRODUCT DESCRIPTION**

#### **1.1 What is MyShield?**

MyShield is a Medisave-approved Integrated Shield Plan (IP) which offers additional benefits on top of what is provided by MediShield Life. It is a non-participating, guaranteed renewable annual premium plan denominated in Singapore dollars. It consists of MyShield Plan 1, Plan 2 and Plan 3 and Standard Plan.

#### **1.2 What is the new MyShield Standard Plan?**

MyShield Standard Plan is a Medisave-approved Integrated Shield Plan (IP) that is targeted at Class B1 coverage.

### **2 HOW MYSHIELD WORKS WITH MEDISHIELD / MEDISHIELD LIFE (FOR SINGAPORE CITIZENS AND PERMANENT RESIDENTS)**

#### **2.1 What are MediShield and MediShield Life? How does it benefit me?**

MediShield is a basic healthcare insurance scheme run by the Central Provident Fund (CPF) Board. It helps to pay for large hospital bills as well as outpatient treatments such as dialysis and chemotherapy. It targets Class B2/C wards and subsidised treatment in public hospitals.

Ministry of Health (MOH) has announced enhancements to the MediShield coverage for all Singapore Citizens and Permanent Residents (PRs). This will come into effect on 1 November 2015. The enhanced MediShield will be named "MediShield Life".

MediShield Life will replace the existing MediShield scheme.

All Singapore Citizens and PRs will be automatically covered under MediShield Life when it is implemented.

Here are some of the key benefits offered under MediShield Life:

- Better protection and higher payouts, so that patients pay less from Medisave or out-of-pocket cash.
- Coverage for all Singapore Citizens and PRs, including the elderly and those who have pre-existing illnesses.

For more details on MediShield Life coverage and subsidies offered by the Government, please visit [http://www.moh.gov.sg/content/moh\\_web/medishield-life.html](http://www.moh.gov.sg/content/moh_web/medishield-life.html).

## 2.2 Do I need to apply for MediShield Life?

You do not need to apply for MediShield Life, regardless of whether you are currently covered or not covered by MediShield. All Singapore Citizens and PRs will be automatically covered under MediShield Life when it is rolled out on 1 November 2015.

The CPF Board will inform you of the details of MediShield Life nearer to the implementation date.

## 2.3 Does MediShield Life duplicate the coverage I have under MyShield and/or MyHealthPlus?

There is no duplicate coverage.

MyShield is made up of two parts – a basic MediShield Life portion run by the CPF Board, and additional coverage provided by Aviva.

MyHealthPlus, which you can purchase from Aviva on top of MyShield, covers the co-insurance and/or deductible that you otherwise have to pay.

Here are some of the MediShield Life and MyShield benefits at a glance:

| Features  | MediShield Life   | MyShield  |
|---|---|---|
| <b>Hospital/Ward type</b>                             | Provides cover at restructured hospitals, class B2 or C wards | Depending on the selected plan type, provides cover at private hospitals, and class A or B1 wards at public hospitals |
| <b>Pre- &amp; post-hospitalisation treatment</b>      | No cover  | Provides cover for Plan 1, 2 or 3<br>No cover for Standard Plan   |
| <b>Coverage</b>                                       | Capped at various claim limits                                | “As-charged” basis for most benefits for Plan 1, 2 or 3<br>Capped at various limits for Standard Plan                 |
| <b>Option to cover co-insurance and/or deductible</b> | No  | Yes, with MyHealthPlus for Plan 1, 2 or 3<br>Not available for Standard Plan  |
| <b>Allows choice of doctor</b>                        | No  | Yes   |

## 2.4 Do I need MyShield if I'm happy with a B2 ward in a restructured hospital?

MyShield is a Medisave-approved Integrated Shield plan that offers additional benefits on top of what is provided by MediShield Life.

Please refer to [www.aviva.com.sg](http://www.aviva.com.sg) for the key benefits of MyShield.

## 2.5 I wish to opt out of MediShield Life and only retain my MyShield. How do I do it?

As MyShield is an integrated scheme with MediShield Life, you need to have the basic MediShield (or MediShield Life after launch) to continue with MyShield.

**2.6 I am currently paying premiums to Aviva for my MyShield policy. Does it include premiums for the MediShield Life portion?**

Yes, the premiums you pay to Aviva already include premiums for both MediShield Life and the additional coverage provided by Aviva.

When MediShield Life is launched, the same process continues and you will carry on paying premiums to Aviva for both components.

**2.7 How is my premium calculated for the MyShield and MediShield Life portions?**

The premium you pay to Aviva for MyShield includes premiums for both the MediShield Life portion and the additional coverage provided by Aviva.

**2.8 Will I receive premium subsidies even though I am insured by MyShield? Do I have to downgrade my MyShield plan to MediShield Life to receive the premium subsidy?**

You will still be able to receive the applicable MediShield Life subsidies (i.e. premium subsidies for lower- to middle-income, Pioneer Generation subsidies, and transitional subsidies) if you meet the eligibility criteria, even if you are insured under MyShield. You do not have to downgrade your MyShield plan to receive the subsidies.

Premium subsidies for those who are currently insured under MyShield will be based on the MediShield Life component of the premiums.

**3 BASIC PLAN FEATURES**

**A) MYSHIELD PLAN 1, 2 and 3**

**3.1 What are the key differences in MyShield's benefits after 1 December 2016?**

The key differences of benefits are:

**a) Policy Year Limit**

Increasing the benefit limit:

| <b>Benefit Parameters</b> | <b>Plan 1</b>             | <b>Plan 2</b> | <b>Plan 3</b> |
|---------------------------|---------------------------|---------------|---------------|
| Policy year limit         | S\$1,000,000 <sup>^</sup> | S\$600,000    | S\$300,000    |

<sup>^</sup>The policy year limit under plan 1 will be adjusted to reflect a reduction of 80% of the approved claim for treatment covered under the panel specialist in a private hospital, restructured hospital or community hospital.

For example:

Policy year limit (before first claim): S\$1,000,000

First approved claim (treatment by panel specialist in a private hospital): S\$100,000

20% of approved claim: S\$20,000 (20% of S\$100,000)

Adjusted claim: S\$80,000 (S\$100,000 - S\$20,000)

Reduced policy year limit (after first claim): S\$1,000,000 - S\$80,000 = S\$920,000

The total approved claim amount will not be affected by the reduction. 100% of the claim amount will be payable. 80% of the claims amount is used purely to calculate the reduction in policy year limit after the approved claim have been paid out.

**b) Inpatient Hospital Treatment**

Increasing the benefit limit for post-hospital treatment:

| Benefit Parameters      |  | Plan 1                                    | Plan 2                                   | Plan 3 |
|-------------------------|--|---|--|--------|
| Post-hospital treatment | Non-panel specialist in a private hospital | As charged up to 90 days after discharge  |  |        |
|                         | Panel specialist in a private hospital     | As charged up to 180 days after discharge | As charged up to 90 days after discharge |        |
|                         | Restructured hospital                      |   |  |        |
|                         | Community hospital                         |   |  |        |

Post-hospital treatment will be covered based on the type of specialist and hospital at the date of the life assured's admission. The approved list of panel specialists can be found at [www.aviva.com.sg](http://www.aviva.com.sg).

**c) Special Benefits**

Increasing the final expense benefit limit, replacing free cover for child(ren) with family discount for child(ren), introducing free new-born benefit, planned overseas treatment and preventive treatment for cancer:

| Benefit Parameters              | Plan 1   | Plan 2   | Plan 3  |
|---------------------------------|--|--|---|
| Final Expenses Benefit          | S\$10,000  |  |   |
| Family discount for child(ren)  | Yes  | Yes  | N.A.  |
| Free new-born benefit           | S\$50,000 per policy year  |  | N.A.  |
| Planned overseas treatment      | As charged (pegged to costs of Mount Elizabeth Orchard Hospital) | As charged (pegged to costs of Singapore General Hospital) | As charged (pegged to costs of B1 ward of Singapore General Hospital) |
| Preventive treatment for cancer | As charged   |  |   |

You will get these enhanced benefits upon your policy renewal.

Singapore Permanent Residents are also now eligible for cover under MyShield Plan 3.

**3.2 Can I add in riders to cover deductible and co-insurance?**

You can choose to complement MyShield by getting MyHealthPlus Option A or Option C.

**3.3 Can MyHealthPlus be added after commencement of policy?**

Yes. MyHealthPlus can be added after the commencement of MyShield. You can contact us at 6827 7788 or your financial adviser representative for assistance.

**3.4 Will I still enjoy “as charged” cover under MyShield Plan 1 when I am admitted to a private hospital?**

Yes, you will continue to receive the benefits without any pro-ration if you are admitted to any standard ward of a private hospital since this is one of the benefits under MyShield Plan 1.

**B) MYSHIELD STANDARD PLAN**

**3.5 What are the key features of MyShield Standard Plan?**

MyShield Standard Plan is designed to provide adequate coverage at the Class B1 level while ensuring that premiums are more affordable and sustainable. The design features are as follows:

- Claim limits are sized to cover 9 out of 10 Class B1 bills
- Coverage for selected outpatient treatments, similar to MediShield Life
- Co-payment features of claim limits, deductible and co-insurance, in line with ongoing efforts for healthcare cost management

**3.6 Can I add in riders to cover deductible and co-insurance?**

No. We do not have any riders for MyShield Standard Plan.

**3.7 Is MyShield Standard Plan an ‘As Charged’ plan?**

No, it is not. It is a plan with sub-limits.

**3.8 What is the difference between MyShield Standard Plan and MediShield Life?**

MyShield Standard Plan is a private product targeted at Class B1 coverage and will give Singaporeans an option for additional coverage beyond MediShield Life in a standardised, affordable and easy to understand package. It will also be a viable option for those who want to switch from Class A and Private Hospital IPs to a more affordable plan.

**3.9 Is there any differences compared to other insurer’s standard plan?**

Ministry of Health (MOH) has worked with the insurers to ensure that the Standard IP’s benefits are identical across all IP insurers. This is intended to enable Singaporeans to compare premiums across insurers easily and make more informed decisions.

**3.10 My occupation is classified under Class 4. Will I be able to apply for MyShield Standard Plan?**

You can submit an application for MyShield Standard Plan, as occupation is not an underwriting factor.

**3.11 Is there Free Cover for Child(ren) or Family Discount for Child(ren) benefit when 2 parents are covered under MyShield Standard Plan?**

No, the child’s MyShield is not entitled to Free Child Cover for Child(ren) or Family Discount for Child(ren) benefit if both or any of the parents are covered under MyShield Standard Plan.

### 3.12 Is MyShield Standard Plan affordable?

Based on the current premium rates, Medisave can be used to fully pay for the premiums up to 75 age next birthday.

### 3.13 Will there be cover for pre and post-hospitalisation bills?

No, MyShield Standard Plan does not cover charges on pre- and post-hospitalisation.

## 4 NEW BUSINESS ISSUANCE

### 4.1 Who can buy MyShield?

#### For MyShield Plan 1, 2 and 3

Any Singapore Citizen or Singapore Permanent Resident may apply as Proposer (Payer)/ Assured provided the Proposer (Payer)/ Assured is a Singaporean or Singapore Permanent Resident and has a CPF Medisave account.

For dependant(s), they need not be a Singapore Citizen or Singapore Permanent Resident but must be residing in Singapore to enjoy this coverage. Dependants are defined to be the Proposer (Payer)'s legal spouse, parent(s) or grandparent(s) and/or biological or legally adopted children.

Note: For Plan 3, only Singapore Citizens or Singapore Permanent Residents may apply.

|                          | Minimum Entry Age (ANB)  | Maximum Entry Age (ANB) | Expiry Age                               |
|--------------------------|--|-------------------------|--|
| Proposer (Payer)/Assured | 17   | NA <sup>^</sup>         | NA                                       |
| Dependant/ Life Assured  | 15 days old or the date of discharge from hospital after birth, whichever is later | 75                      | NA.<br>The product offers lifetime cover |

<sup>^</sup>If the Proposer (Payer)/ Assured is also the Life Assured, the maximum entry age of 75 (ANB) will apply.

#### For MyShield Standard Plan

Any Singapore Citizen or Singapore Permanent Resident may apply as Proposer (Payer)/Assured provided the Proposer (Payer)/Assured is a Singaporean or Singapore Permanent Resident and has a CPF Medisave account but the life assured must be a Singapore Citizen or Singapore Permanent Resident.

For dependant(s), they must be a Singapore Citizen or Singapore Permanent Resident to be eligible for coverage.

|                          | Minimum Entry Age (ANB)  | Maximum Entry Age (ANB) | Expiry Age                                  |
|--------------------------|--|-------------------------|---|
| Proposer (Payer)/Assured | 17   | NA                      | NA  |
| Dependant/ Life Assured  | 15 days old or the date of discharge from Hospital after birth, whichever is later | NA                      | NA.<br>As the product offers lifetime cover |

#### **4.2 How do I sign up for MyShield?**

You can contact us at 6827 7788 to arrange for a financial advisor to get in touch with you.

#### **4.3 Can I sign up for MyShield if I do not have MediShield Life?**

Yes, you will be automatically covered for MediShield Life upon insuring for MyShield. The exception is for non-Singaporeans or non-Singapore Permanent Residents who are not eligible for MediShield Life.

#### **4.4 Will my MediShield Life cover be terminated when I buy MyShield?**

An upgrade from MediShield Life to an Integrated Shield Plan (IP) will be regarded as a continuous coverage. There is no termination of MediShield Life. MyShield which is an Integrated Shield Plan is offered to enhance the benefits of MediShield Life. Should there be any special terms imposed, it will be applicable to MyShield only.

Gross premium payable for a Medisave-approved Integrated Shield Plan is inclusive of MediShield Life's premium. Upon deduction of the Medisave account, CPF will retain the premium for MediShield Life and pay the private insurer the remaining premium for MyShield.

#### **4.5 Can I buy more than one Integrated Shield Plan (IP) with Medisave?**

No, Medisave can be used to pay the premiums of only one Medisave-approved scheme- MediShield Life or Integrated Shield Plan.

#### **4.6 What happens to my Integrated Shield Plan (IP) from another private insurer if I sign up for MyShield?**

Your existing IP will be automatically cancelled upon acceptance by Aviva and commencement of MyShield. The prorated premiums (if any) for the terminated plan will be refunded to your Medisave account. Your existing IP will be automatically cancelled upon acceptance by Aviva and the pro-rated premiums (if any) for the terminated plan will be refunded to your Medisave account.

In order to commence MyShield, the premium has to be successfully deducted from the Medisave account. Upon commencement of MyShield, the premiums will be deducted from your Medisave account. In the event the annual premium exceeds the Additional Withdrawal Limits (AWLs for Singapore citizens and PRs) or Medisave Withdrawal Limits (for foreigners) for a Medisave approved Integrated Shield Plan (IP), or the balance in the Medisave Account is insufficient to pay the full annual premium, the customer can pay the balance of the annual premium via cash/ cheque/ credit card/ GIRO.

#### **4.7 If my spouse and I have existing MyShield policies, do we have to wait until our policy's anniversary date before applying for coverage for our newborn child?**

Parents can enjoy coverage for the new-born at any time without having to wait for the policy anniversary date.

To sign up for MyShield for your child, you can contact us at 6827 7788 or your financial adviser representative for assistance.

**4.8 What are the advantages of signing up for child(ren) coverage?**

If both parents have been issued with either MyShield Plan 1 or 2, their child(ren) who is/are 20 years old (age next birthday) and below, up to a maximum of 4 children can be covered under MyShield Plan 2's Family Discount for Child(ren) benefit.

The maximum of four (4) children includes children that enjoy existing coverage under the previous Free Cover for Children (FCC).

**4.9 Can I buy MyShield only for my dependants without getting one for myself?**

Yes, you may buy MyShield for your dependant(s) without getting MyShield for yourself. In such cases, you shall be the policyholder and your dependant shall be the life assured who is entitled to MyShield coverage.

**4.10 With the launch of MediShield Life, will there be changes to the Medisave withdrawal limits?**

Yes, there will be different limits for Singaporeans/Singapore PR and foreigner. You can withdraw money from the Medisave account up to the applicable limits to buy a MyShield policy. Please refer to the Product Summary and visit our website [www.aviva.com.sg](http://www.aviva.com.sg) for the details on the withdrawal limits.

**4.11 Will the MyShield policy coverage commence before premium is deducted from the Medisave?**

No, MyShield cover will only commence after receipt of the full payment (both cash and Medisave).

**4.12 How is policy document delivered?**

After implementation of MediShield Life, the policy documents will be sent directly to policyholders by mail and it is deemed to have delivered within 7 days from posting.

**5 UNDERWRITING**

**5.1 With the launch of the MediShield Life, I understand that there will be additional 30% premiums imposed for individuals who suffer from serious pre-existing conditions. How will I know if I need to pay these additional 30% premiums?**

MOH/CPF Board will send an Additional Premium Letter to Singaporean/ Singapore PRs who suffer from serious medical conditions prior to commencement of their MediShield Life coverage to inform them that they are required to pay additional 30% of premium for a period of 10 years. Examples of such pre-existing conditions include cancer, kidney failure, stroke and heart diseases.

**5.2 How can I appeal against the 30% increase in MediShield Life premium?**

Please call MediShield Life hotline at 1800-222 3399 or email the request to [contactus@medishieldlife.gov.sg](mailto:contactus@medishieldlife.gov.sg).



### **5.3 What are the available underwriting options?**

#### For MyShield Plan 1, 2 and 3

There are two underwriting options – full medical underwriting and moratorium underwriting. You can contact us at 6827 7788 or contact your financial advisor for more details.

#### For MyShield Standard Plan

There is only full medical underwriting for MyShield Standard Plan. For MyShield Standard Plan, once it is underwritten all existing rider will be terminated.

### **5.4 What is moratorium underwriting?**

With moratorium underwriting, applicants are not required to make any medical history declaration. This underwriting method has been available since 1 September 2007.

Under moratorium underwriting, no underwriting is required. Any new, unexpected medical conditions arising after commencement of Life Assured's coverage will be covered, subject to the terms and conditions of the policy.

Other than the list of permanently excluded pre-existing conditions, pre-existing conditions can be covered after a continuous period of 5 years from the cover start date or reinstatement date or date of upgrade, whichever is later, provided the Life Assured has NOT in respect of that particular pre-existing condition:

- experienced symptoms or;
- sought advice or tests from a doctor or specialist or alternative medicine provider (including checkups for that medical condition) or;
- required treatment or medication or;
- received treatment or medication

If at any time, during the 5-year moratorium, the Life Assured undergoes any of the above, then that particular pre-existing condition shall be permanently excluded under MyShield policy.

### **5.5 What is the list of pre-existing conditions that are permanently excluded under the policy if I've chosen the moratorium underwriting option prior to 1 December 2016?**

- Heart attack, heart bypass, angioplasty
- Chronic obstructive lung disease, chronic cor pulmonale, pulmonary hypertension
- Stroke
- Liver cirrhosis
- Paralysis
- Osteoporosis
- AIDS or HIV infection
- Thalassaemia Intermediate/ major
- Diabetes with complications such as protein in urine or eye problem
- Kidney failure
- Organ transplantation
- Systemic lupus erythematosus (SLE)
- Muscular dystrophy
- Multiple sclerosis
- Alzheimer's disease
- Dementia
- Any form of Cancer (other than skin cancer)
- Autism

**5.6 What is full medical underwriting?**

Full medical underwriting is the common underwriting practice for health insurance plans.

With full medical underwriting, the applicant is required to declare his medical history by fully disclosing the medical history before the date of application for the policy. The cover offered will be based on his medical history.

**5.7 I have signed up for MyShield and was recently hospitalised. Do I need to inform Aviva?**

You will need to inform us about any change in health conditions (including accidents or illnesses), before your application is approved and/or commences.

**5.8 After I downgraded to MyShield Standard Plan, can I choose to upgrade to a higher plan in the future? Will it be subject to underwriting?**

Yes, you can choose to upgrade in the future. All upgrading will be subject to underwriting.

**5.9 Can I downgrade to MyShield Standard Plan if I am on moratorium underwriting option now?**

Yes, you can downgrade but you will need to go through full underwriting and all existing rider will be terminated.

**5 PREMIUMS & POLICY SERVICING PROCEDURES**

**6.1 Will I be informed when MyShield is due for renewal?**

MyShield is a guaranteed yearly renewal plan subject to premium payment. A renewal notice will be sent to inform you on the renewal premium due. There will be arrangement to deduct the annual premium from your Medisave account.

If the Medisave account has insufficient funds for the renewal premium, a notification letter will be sent to arrange for the necessary premium top-up.

**6.2 How often do I need to make payment for MyShield?**

You need to pay only once a year as MOH only allows only annual payment for all Medisave-approved Integrated Shield Plans (IPs).

**6.3 What are the available premium payment methods?**

Premiums will be deducted from the Payer's Medisave Account. In the event the annual premium exceeds the Additional Withdrawal Limits (AWLs, for Singapore citizens and PRs) or Medisave Withdrawal Limits (for foreigners) for a Medisave approved Integrated Shield Plan (IP), or the balance in the Medisave Account is insufficient to pay the full annual premium, you can pay the balance of the annual premium via cash/ cheque/ GIRO.

To apply for GIRO, you are required to complete the application form for Interbank GIRO form.

**6.4 When is the Medisave deduction date?**

The deduction takes place on the Monday following the policy renewal date, subject to receipt of payment for premiums in excess of the AWLs or Medisave Withdrawal Limits. Request for Medisave deduction will only be sent when the payment for premiums in excess of the AWLs or Medisave Withdrawal Limits are received.

**6.5 How do I know if my policy has been renewed?**

Upon collection of full renewal premium, a renewal confirmation letter will be sent to inform you that the policy is renewed.

The annual premium deduction from the Medisave account will also be reflected in your yearly CPF Statement.

**6.6 Are the premium rates guaranteed?**

Rates are not guaranteed and are subject to regular review. However, individuals will not be penalised for individual poor claims experience or ill-health.

**6.7 What is a premium adjustment letter?**

Premium adjustment letter is to notify you on the changes in the MediShield Life premiums due to adjustments in the subsidies and/or additional premium, following CPF's review.

**6.8 How do I update my personal particulars?**

You are required to submit the "Request for Changes to Individual Health Policies" form. The form is available on Aviva's corporate website at [www.aviva.com.sg](http://www.aviva.com.sg).

**6.9 How do I upgrade or downgrade the plan to 1, 2, 3 or Standard Plan?**

You can contact us at 6827 7788 or your financial adviser representative for assistance.

**6.10 How do I change Payer and/or Policyowner?**

You are required to submit the "Request for Changes to Individual Health Policies" form. The form is available on Aviva's corporate website. The new Policyowner and Payer must be the same person.

**6.11 Will the premium paid be refunded to me if I terminate the policy?**

Yes. The paid annual premium for the unexpired period of coverage will be pro-rated and refunded to you.

**6.12 How soon will the pro-rated premium refund be transferred back to my Medisave upon cancellation of policy?**

The premium refund will take a week to up to 3 months' time to process.

**6.13 What happens if I change my citizenship?**

You should inform us immediately when there is a change to the Life Assured's citizenship or permanent residency status changes and submit a copy of the Life Assured's new national registration identity card or other evidence of change acceptable

to us to update our record. Failing to inform us on the citizenship or permanent residency change may result in duplicate MyShield cover and premium payment for the Life Assured or non-renewal / termination of the policy.

Below is the eligibility of the Life Assured and the plans:

| <b>Plans/Eligibility</b> | <b>Singaporean Citizen</b> | <b>Singapore Permanent Resident</b> | <b>Foreigner</b> |
|--------------------------|----------------------------|-------------------------------------|------------------|
| Integrated Plan 1        | Yes                        | Yes                                 | No               |
| Integrated Plan 2        | Yes                        | Yes                                 | No               |
| Integrated Plan 3        | Yes                        | Yes                                 | No               |
| Standard Plan            | Yes                        | Yes                                 | No               |
| Non-integrated Plan 1    | No                         | No                                  | Yes              |
| Non-integrated Plan 2    | No                         | No                                  | Yes              |
| Non-integrated Plan 3    | No                         | No                                  | No               |

If the Life Assured changes his citizenship, there will be a change of plan from non-integrated plan to integrated plan and vice versa.

For mid-term change of plan, the period of insurance for the new plan will be a 12-month term from the date on which the new plan takes effect and the limits shown in the benefits schedule, the annual deductible and co-insurance for the new plan will apply from the date on which the new plan takes effect. The benefits which we pay on a per lifetime basis will not be paid again in the new policy year if you have made a claim on these benefits and we have paid 100% of the limits shown in the benefits schedule for these benefits before your change of plan.

#### **6.14 Under what conditions will the plan be terminated?**

The policy will terminate automatically on the date:

- the Life Assured dies;
  - we receive the written cancellation request;
  - we do not receive the premium after the grace period;
  - we do not receive the outstanding information / document (e.g.: copy of NRIC for verification on the personal particulars by CPF);
  - policyholder fails or refuse to refund any amount owing to us;
  - fraud takes place;
  - policyholder do not reveal information or misrepresent to us;
  - policyholder or the Life Assured does not fulfill the eligibility requirements;
  - cover of this policy ends; or
  - the policyholder takes up another Medisave-approved Integrated Shield Plan (IP) covering the Life Assured;
- whichever is earlier.

#### **6.15 What happens to the Life Assured's MediShield Life coverage after MyShield is terminated?**

The Life Assured will continue to be covered under MediShield Life as long as he is eligible under the act or regulations. You can refer to [www.medishieldlife.sg](http://www.medishieldlife.sg) for more details.

## 7 CLAIMS

### 7.1 How will the claims be computed since CPF Board and Aviva are jointly insuring me?

The final payout of the Integrated Shield Plan (IP) is based on the higher of benefits under MyShield or MediShield Life. If MediShield Life payout is more than that of the MyShield, claim is fully paid by MediShield Life.

Medishield Life limits are higher than the existing Medishield. If the admission is on or after the launch of Medishield Life, the new limits will be applicable.

There will only be a single point of contact with Aviva, and thus there is no need to file 2 separate claims.

### 7.2 If I am admitted into a hospital overseas, how do I submit the claim?

For MyShield 1, 2 and 3

You are covered for inpatient emergency overseas treatment and planned overseas treatment. An emergency refers to a medical condition that requires immediate attention by a doctor within 24 hours of an accident or illness taking place.

You have to first settle the bill with the hospital first. Together with a medical report; you can then seek reimbursement from us with the original bill.

However, any pre- & post-hospital treatment bills incurred under emergency overseas treatment are not covered, regardless of where the pre- and post-hospitalisation treatment is received.

For MyShield Standard Plan

You are not covered for any inpatient emergency overseas treatment and planned overseas treatment.

### 7.3 Is medical report required for all claims?

No. If medical report is required, Aviva will apply on your behalf and Aviva will pay for the cost of medical report obtained.

### 7.4 Are annual deductible and co-insurance applied to all claims?

Annual deductible is not applied to claims under major outpatient treatment. Co-insurance is applied to both inpatient and outpatient claims.

### 7.5 How does the pro-ration factor work?

It is the percentage as expressed in the Benefit Schedule which will be applied on the hospital bills (including pre- and post-hospital treatment) incurred. It will be used in the event that the Life Assured is admitted to a ward/hospital higher than what he is entitled to under his policy. The pro-ration factor is not applicable to Plan 1.

Example 1 (MyShield Plan 2 without MyHealthPlus Option A or C)

Madam Tan was hospitalised for 10 days for surgery. She was admitted to Thomson Medical Centre. A 50% pro-ration is applied to the bill before deductible and co-insurance:

| Private hospital       | Amount                              |
|------------------------|-------------------------------------|
| Thomson Medical Centre | S\$20,000                           |
| Pro-ration             | $S\$20,000 \times 50\% = S\$10,000$ |
| Deductible             | $S\$10,000 - S\$3,500 = S\$6,500$   |
| Co-insurance           | $S\$6,500 \times 10\% = S\$650$     |
| MyShield pays          | S\$5,850                            |
| Policyholder pays      | S\$14,150                           |

Example 2 (MyShield Plan 1 with MyHealthPlus Option C)

Madam Fatimah was hospitalised for 10 days for surgery. She was admitted to Thomson Medical Centre. No pro-ration is applied as Madam Fatimah stayed within her entitled ward:

| Private hospital       | Amount  |
|------------------------|---|
| Thomson Medical Centre | S\$20,000   |
| Pro-ration             | NIL   |
| Deductible             | $S\$20,000 - S\$3,500 = S\$16,500$                  |
| Co-insurance           | $S\$16,500 \times 10\% = S\$1,650$                  |
| MyShield pays          | S\$14,850   |
| MyShield Option C pays | $S\$1,650$ (co-insurance) + $S\$3,500$ (Deductible) |
| Policyholder pays      | S\$0  |

Example 3 (MyShield Standard Plan)

Madam Goh was hospitalized for 4 days and had surgery done (MOH surgical operation fees table 1). She was admitted to a B1 ward of Singapore General Hospital. No pro-ration is applied as Madam Goh stayed within her entitled ward:

| Expenses  | Benefit Limits               | Amount incurred & covered by MyShield Standard Plan |
|---|------------------------------|---|
| Daily room, board and medical related services (for 4 days) | S\$1,700 per day             | S\$2,600  |
| Surgical benefit (MOH surgical operation fees table 1)      | S\$590 per surgery           | S\$400  |
| Total bill  |                              | S\$3,000  |
| Annual deductible   | S\$2,500                     |   |
| Co-insurance (10% x (\$3,000-\$2,500))                      | S\$50                        |   |
| Policyholder pays   | S\$2,550 (S\$2,500 + S\$50)  |   |
| MyShield pays   | S\$450 (S\$3,000 - S\$2,550) |   |

Example 4 (MyShield Standard Plan)

Madam Chan was hospitalized for 4 days and had surgery done (MOH surgical operation fees table 1). She was admitted to Thomson Medical Centre. A 50% pro-ration is applied to the bill before deductible and co-insurance:

| Expenses  | Benefit Limits                          | Amount Incurred | Pro-rated Amount (50% pro-ration factor) | Amount Covered by MyShield Standard Plan |
|---|---|-----------------|--|--|
| Daily room, board and medical related services (for 4 days) | S\$1,700 per day                        | S\$8,000        | S\$4,000                                 | S\$4,000                                 |
| Surgical benefit (MOH surgical operation fees table 1)      | S\$590 per surgery                      | S\$2,000        | S\$1,000                                 | S\$590                                   |
| Total bill  |   | S\$10,000       | S\$5,000                                 | S\$4,590                                 |
| Annual deductible   | S\$2,500                                |                 |  |  |
| Co-insurance (10% x (S\$4,590 - S\$2,500))                  | S\$209                                  |                 |  |  |
| Policyholder pays   | S\$8,119 (S\$10,000 - S\$1,881)         |                 |  |  |
| MyShield pays   | S\$1,881 (S\$4,590 - S\$2,500 - S\$209) |                 |  |  |

If the Life Assured is admitted to a ward/hospital that is the same or lower than what the Life Assured is entitled to under the policy but their pre- and/or post-hospital treatment is in a hospital or clinic higher than what the Life Assured is entitled to, we will apply the pro-ration factor to the pre- and/or post-hospital treatment as specified in the Benefits Schedule.

If, during hospitalisation, there is a change of ward, we will base on the ward immediately before the discharge to determine whether the pro-ration factor should be applied to the hospital bills.

For avoidance of doubt, the pro-ration factor is only **not** applicable to expenses incurred in:

- a Singapore restructured hospital for major outpatient treatment, day surgery, pre-hospital treatment and post-hospital treatment; or
- a subsidised dialysis or cancer centre in Singapore for major outpatient treatment.

If the life assured receives inpatient treatment in a luxury or deluxe suite or any other special room of a hospital, we will calculate the pro-rated amount of the actual charges which the life assured has to pay for each type of plan as follows:

*For plan 1:*

*Charge for a single-bedded A1 ward in Mount Elizabeth Orchard Hospital X total bill  
Room Charge which the life assured had to pay*

*For plan 2:*

*Charge for a standard A1 ward in Singapore General Hospital X total bill  
Room Charge which the life assured had to pay*

*For plan 3 and Standard Plan:*

*Charge for a standard B1 ward in Singapore General Hospital X total bill  
Room Charge which the life assured had to pay*

We pay the minimum of reasonable expenses or the pro-rated amount of the total bill, whichever is lower.

**7.6 My company provides me with a group medical insurance cover, can I still claim under MyShield or MediShield Life? What is the process?**

Yes, you can. You are required to file the claim under MyShield policy upon admission to hospital. You will need to complete the claim form (provided by the hospital) and note that submission is via the online claim system, in which Aviva will receive the claim. Therefore you do not have to manually submit any documents to Aviva. After the settlement of the MyShield policy, you will receive the original tax invoice from the hospital. Thereafter, you can submit the original final tax invoice to your company/ other medical insurance company where the company medical insurer will work out the relevant amount and reimburse Aviva for their share. Aviva will top up the balance annual claimable limit accordingly based on the payment received.

Should you not make the claim in this order and the Group insurer paid directly to the hospital, we will pay the balance of the claim under MyShield or the expense incurred, whichever is lower. You need to be aware that if you choose not to E-file the claim and only wish to claim the balance from MyShield, we will still request for the claim to be submitted through the online claim system because Aviva and/or Medishield Life will be the payers of the balance benefits where applicable.

This means that you must return to the hospital to E-file the claim and be charged an administrative fee. We urge you to E-file through the online claim system. Even if the Group Insurance guarantees full or partial payment, you can still submit via the online claim system. Another advantage is that MyShield will pay for the GST that's not payable under Group Insurance. If you have your own private medical insurance (not company/employer), the process on reimbursement is similar.

MyShield's Last Payer Status helps to conserve your MyShield policy claim limits.

For every claim, the total reimbursement to be made should not exceed the expenses actually incurred.

**7.7 Should the claim still be filed if the condition is excluded under MyShield?**

As MyShield is an Integrated Shield Plan (IP) Policy, which is an additional private insurance coverage on top of the basic MediShield Life, the existing MediShield Life may not be affected by MyShield coverage. You should still file the claim at the hospital/clinic in the event of hospitalisation or surgery to allow the CPF Board to assess the MediShield Life claim which is payable if the condition is not excluded under MediShield Life.

**7.8 Are complications arising from premature births considered as congenital anomalies, and covered under MyShield and/or MyHealthPlus?**

Complications arising from premature births may not necessarily be congenital conditions, and may be covered under other benefits.

MyShield and MyHealthPlus currently also do not cover new-borns from day 1. Coverage for newborn babies can only be applied 15 days after birth or after discharge from hospital, whichever is later. Hence, any conditions that are diagnosed prior to that policy inception will be subject to underwriting.

**7.9 Is stem cell transplant covered?**

Yes. It is covered under Stem Cell Transplant benefit, subject to the general exclusions.



**7.10 Is hospice care covered?**

No. The general exclusions include exclusion for 'private nursing charges and nursing home services' (Section 6 – What your policy does not cover (e)) as well as 'rest cures and services or treatment at any home, spa, hydro or aqua clinic, sanatorium, hospice or long-term care facility that is not a hospital' (Section 6 – What your policy does not cover (l)).

**7.11 Is Stereotactic Radiotherapy covered?**

Yes. It is covered under benefits for Outpatient Cancer Treatment, subject to the general exclusions.

**7.12 How is day surgery defined?**

Day surgery is defined as surgical procedures done as an outpatient, i.e. with no hospital confinement required.

**7.13 Can I seek reimbursement on the GST portion on my hospital bill?**

Any GST paid in Singapore on medically necessary service or supply is covered under the policy provided the claim is admissible.

**7.14 How do I make a claim?**

The guide below shows how a claim can be made when you are hospitalised or need a day surgery.

- On the day of hospital admission/surgery, inform the hospital/clinic of your intention to file a claim under MyShield.
- You will be asked to complete the consent in the Medical Claims Authorisation Form (Single or Multiple version) at the hospital/clinic. The hospital/clinic will usually E-file your claim to us within 2 weeks after hospital discharge. We will administer all payouts and inform you on the outcome of the claim including that of the MediShield Life claim. We will be your single point of contact and service.
- Once Aviva receives your claim, we will do our assessment to decide if it is payable, not payable or requires further information.
- From the assessment, you may be informed by Aviva to furnish additional requirement. Upon advice by Aviva, please furnish us with required document/information soonest possible so that we can process the claim.
- After we complete the assessment, we will pay the claimable amount to the hospital/clinic. If you have made any payment to the hospital/clinic, the relevant refund will be made by the hospital/clinic to you or your Medisave account (if applicable).

If you are covered under MyHealthPlus, Aviva will automatically assess this benefit together with MyShield and pay the relevant claimable amount to you or hospital/clinic, where applicable. However, if there are outstanding requirements for your MyHealthPlus claim, Aviva will assess only your MyShield claim first and update you accordingly on your MyHealthPlus claim.

**7.15 If the Life Assured is not a Singapore citizen or PR, how do I make a claim?**

You will not be required to submit via the online claim system (E-file). You will have to settle the bill with the hospital first, then seek reimbursement from Aviva with the original final hospitalisation bill, discharge summary/available medical reports and complete the

“Retail and Individual Medical Claim Form” obtained from our website <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/>.

**7.16 How do I file the claims for pre- or post-hospital treatment bills?**

Simply mail the original pre- or post-hospital treatment bills to Aviva for claims assessment. Upon receipt of the bills, Aviva will assess and pay any claimable amount to you by cheque.

**7.17 Do I need to make any payment or deposit at the hospital when filing the claim under MyShield?**

If you are eligible for Aviva’s Electronic Letter of Guarantee (eLOG) at participating hospitals, no upfront hospital payment or deposit is required up to S\$10,000. Otherwise, the hospitals may still request customer to pay a deposit or full payment upon admission or discharge. Any amount payable under MyShield will be refunded by the hospital to you after Aviva has fully completed the claims assessment process. eLOG exceeding S\$10,000 is subject to further approval by requesting through the hospital.

**7.18 What are the eligibility criteria for Aviva’s eLOG?**

To be eligible, the estimated bill size has to be above deductible and reason for the hospitalisation or surgery does not fall within the following list of pre-excluded conditions:

- Pregnancy or childbirth
- Self-inflicted injury or suicidal attempt
- Congenital or birth defect
- Cosmetic surgery or treatment
- Infertility, sterilisation, impotence, sexual dysfunction, sex change operations
- Treatment for weight reduction or weight improvement

Do note that if your admission is for a condition that was specifically excluded (substandard terms) by Aviva after underwriting, the eLOG can still be issued. After we have done our assessment, we will reject the claim as it is excluded. If the admission was for a different condition, the claim will be admitted (assuming it is not a pre-existing condition).

If the Life Assured is a foreigner, he/ she will not be eligible for Aviva’s eLOG.

**7.19 How does the eLOG benefit work? Does it mean that with eLOG hospitalisation will be cashless?**

In the event that the Assured is unable to pay the upfront cash deposit or the Medisave account of the Assured or family member is insufficient to cover the deposit required by the hospital, the LOG will be used to request the hospital to waive the admission deposit, up to S\$10,000.

Upon admission or on the day of surgery, the hospital staff will check whether you are eligible for LOG by verifying through the eLOG system. eLOG allows the waiver of hospital deposit required by the hospital in the event of a hospitalisation or surgery at participating hospitals if the claimant’s estimated medical bill is above the plan deductible. If the Assured is covered under MyShield only (without MyHealthPlus), the annual deductible and coinsurance will not be included in the eLOG. Upon issuance of the eLOG, the Assured is still required to bear the deductible and co-insurance.

Do note that the eLOG is subject to acceptance by the hospital and does not guarantee a waiver of deposit. At the time of discharge, the hospital may require the Assured to fully settle the hospital bill despite eLOG being issued.

While we provide this facility to our customers to ease the admission process (so no upfront cash is required up to the eligible amount approved by the eLOG system), Aviva has the right to review each claim submitted after discharge. If the claim is payable, Aviva will be responsible for the eligible claim amount. If the claim is not payable, Aviva or the hospital will request any amount not covered under the policy.

**7.20 Which are the participating Hospitals providing eLOG?**

| <b>Restructured Hospital</b>       | <b>Private Hospital</b>         |
|------------------------------------|---------------------------------|
| Alexandra Hospital                 | Concord Cancer Hospital         |
| Changi General Hospital            | Farrer Park Hospital            |
| Khoo Teck Puat Hospital            | Gleneagles Hospital             |
| KK Women's and Children's Hospital | Mount Alvernia Hospital         |
| National University Hospital       | Mount Elizabeth Hospital        |
| Singapore General Hospital         | Parkway East Hospital           |
| Singapore National Eye Centre      | Novena Surgery Pte Ltd          |
| Tan Tock Seng Hospital             | Mount Elizabeth Novena Hospital |
| Ng Teng Fong General Hospital      | Thomson Medical Centre          |
|                                    | Raffles Hospital                |

This eLOG service is subject to these key terms and conditions:

- a) The hospital may require you to fully settle the bill despite eLOG being issued.
- b) eLOG will not be issued if the patient's estimated medical bill is below the plan's annual deductible amount or the medical condition to be treated is an exclusion defined in the policy document.
- c) Annual deductible and / or co-insurance would not be included in the eLOG, unless the patient is also covered under MyHealthPlus Option A and / or B or C.
- d) eLOG is not a policy benefit and is not part of your MyShield policy document.
- e) The issuance of an eLOG is subject to Aviva's review and discretion. It does not mean that Aviva approves or admits any claim made under your MyShield and / or MyHealthPlus policy contract or any claim amount payable (if at all) in respect of any such claim. Aviva will assess the claim upon receipt of the bill from the hospital.
- f) No employer or third party insurer has provided any Letter of Guarantee.

**7.21 How long does it take for Aviva to process the eLOG request?**

The hospital staff can generate Aviva eLOG instantly by logging into eLOG system.

**7.22 Does Aviva provide eLOG for non-participating hospitals?**

No, we do not provide eLOG for non-participating hospitals. It will be solely on reimbursement basis. However, the hospital can still help to E-file the claim for you.

**7.23 How do I file an Interim Cover claim?**

You have to submit the original hospital bills together with the fully completed "Retail and Individual Medical Claim Form" for us to assess the Interim Cover claim. A copy of the Claim Form may be downloaded from our website: <http://www.aviva.com.sg/customer-care/life-and-health/make-a-claim/>. Alternatively, you can obtain from our Customer Service at 6827 7788.