

# How exclusions due to serious medical condition affect you

## If you do not have any insurance

You will receive a letter by October telling you the premium you will need to pay.

## How much more is the premium if I suffer from a serious medical condition?

**+30%**  
for 10 years

You will have to pay 30 per cent more than the normal premium for your age group for the first 10 years.

## No serious condition:

Pay the premium for your age group



## What are exclusions?

### Serious medical conditions include:

- Stroke
- Cancer
- Chronic obstructive pulmonary disease (COPD)
- Serious heart condition
- Serious liver condition
- Kidney failure that requires dialysis

### Medical conditions with no need for additional premiums include:

- Well-controlled diabetes
- Well-controlled hypertension with no complications
- Osteoarthritis
- Pre-cancers
- Fibroids and cysts

## If you have a private Integrated Plan (IP) with exclusions

### 1. The exclusions were the result of your upgrading your plan. You previously had full coverage under a lower IP plan.

- You continue to have full coverage, as before, under basic MediShield Life.

You need to pay only the normal premium for your age group

### 2. Your exclusions were there when you first bought your IP.

- As your exclusions were pre-existing (for example, due to congenital problem), it will depend on how serious the condition is.

**+30%**  
for 10 years

- If it is considered serious, you will be asked to pay 30 per cent additional premium – based on the applicable MediShield Life premium, and not your IP premium – for 10 years.

## How do I make a claim if I have exclusions?

If you are getting treatment for a condition you are excluded from in your IP, you should fall back on subsidised care, which is covered by MediShield Life.

## If you opt for private treatment

You will be covered only at the subsidised rate and have to pay the rest yourself.

## How much will MediShield Life cover after deductible and co-payment?

**67%**  
of B1 class bill

**50%**  
of A class bill

**20%**  
of private hospital bill

## Premium you will pay as a 61-year old with exclusions

	Annual premium	Additional 30% premium	Total premium (no subsidy)	* Lower income with 35% subsidy	Lower middle income with 30% subsidy	Upper middle income with 25% subsidy
MediShield Life	\$755	\$226.50	\$982	\$638	\$687	\$736
B1 class - Aviva MyShield	\$921	\$226.50	\$1,148	\$804	\$853	\$902
A class - AIA HealthShield	\$1,119	\$226.50	\$1,346	\$1,002	\$1,051	\$1,100
Private hospital - AIA HealthShield	\$1,667	\$226.50	\$1,894	\$1,550	\$1,599	\$1,648

NOTE: \* Subsidy applies only to MediShield Life premium portion

ST GRAPHICS