

Benefits of MediShield Life and IPs

Benefits	MediShield Life targeting B2/C wards of public hospitals	IPs targeting A wards of public hospitals	IPs targeting private hospitals
Inpatient Treatment			
Normal ward	\$700 per day	As charged	As charged
Intensive care unit ward	\$1,200 per day	As charged	As charged
Community hospital	\$350 per day	¹ As charged	¹ As charged
Surgical procedures	\$200 - \$2,000	As charged	As charged
Outpatient Treatment			
Chemotherapy for cancer	\$3,000 per month	As charged	As charged
Radiotherapy (external or superficial)	\$140 per session	As charged	As charged
Radiotherapy (Brachytherapy)	\$500 per session	As charged	As charged
Stereotactic radiotherapy for cancer	\$1,800 per session	As charged	As charged
Immunotherapy for cancer	Not Covered	As charged	As charged
Renal dialysis	\$1,000 per month	As charged	As charged
Erythropoietin and other drugs approved under MediShield Life for chronic renal failure	\$200 per month	As charged	As charged
Cyclosporin or Tacrolimus and other drugs approved under MediShield Life for organ transplant	\$200 per month	As charged	As charged
Maximum Claims Limits			
Per Policy Year	\$100,000	Ranging from \$400,000 to \$500,000	Ranging from \$600,000 to \$700,000
Lifetime	No limit	No limit	No limit
Others			
Annual deductible	\$1,500 to \$3,000	\$1,500 to \$5,250	\$1,500 to \$5,250
Co-insurance	3% to 10%	10%	10%
Pre & post hospitalisation expense reimbursement	Not covered	² As charged	² As charged
Emergency hospitalisation outside Singapore	Not covered	³ As charged	³ As charged

¹ Depending on insurer, coverage is up to a certain number of days for each admission or for each policy year.

² Depending on insurer, coverage is up to a certain number of days (ranging from 90 to 180 days) before admission and after discharge.

³ The lower of overseas charges or in accordance with Singapore restructured/private hospital.

NOTES:

1. Comparison is based on IP insurers' current available plans.

2. If the insured is admitted into a ward and medical institution higher than his entitlement, the insurer will pay the percentage of the applicable expenses for medical treatment using the pro-ration factor that applies to the plan.

3. B1 plans are not included in the table as IP insurers are currently developing a standard B1 IP.

Source: LIFE INSURANCE ASSOCIATION SINGAPORE (information correct as at Aug 25) ST GRAPHICS