

Benefit Schedule (Payout Includes MediShield Life Payout)		Raffles Shield Private	Raffles Shield A	Raffles Shield B		Raffles Shield Standard			
		Citizenship Status ³ (Based on Pro-Ration Factors ⁴)	SC/PR/FR	SC/PR	SC	PR	SC	PR	
Inpatient Treatment	Daily Room & Board and Medical-related Services ⁵	As Charged	As Charged	As Charged		\$1,700 / Day			
	Intensive Care Unit (ICU) and Medical-related Services					\$2,900 / Day			
	Surgical Benefits ⁶					Table 1: \$590 Table 2: \$1,670 Table 3: \$3,290 Table 4: \$4,990 Table 5: \$8,760 Table 6: \$11,670 Table 7: \$16,720			
	Surgical Implants and Approved Medical Consumables ⁷					\$9,800 / Admission			
	Gamma Knife and Novalis Radiosurgery					\$9,600 / Procedure			
	Community Hospital ⁸					\$650 / Day			
Outpatient Treatment	Inpatient Psychiatric Treatment	\$8,000 / Year (Incl. Post-Hospitalisation Psychiatric Treatment)	\$6,000 / Year (Incl. Post-Hospitalisation Psychiatric Treatment)	\$5,000 / Year (Incl. Post-Hospitalisation Psychiatric Treatment)		\$500 / Day (Up to 35 Days)			
	Accidental Inpatient Dental Treatment	As Charged	As Charged	As Charged		Covered Under Inpatient Hospital Treatment			
	Kidney Dialysis	As Charged	As Charged	As Charged		\$2,750 / Month			
	(i) External or Superficial Radiotherapy (ii) Brachytherapy With Or Without External Radiotherapy					(i) \$550 / Session (ii) \$1,100 / Session			
	Chemotherapy					\$5,200 / Month			
	Immunotherapy					Not Covered			
	Stereotactic Radiotherapy					\$1,800 / Treatment			
Immunosuppressants for Organ Transplant	\$1,200 / Month								
Erythropoietin	\$450 / Month								
Additional Benefits	Pre-Hospitalisation Treatment ⁹	As Charged (Up To 180 Days For Treatment By Panel ¹⁰ Or Government Restructured Hospital (GRH), Up To 90 Days In Other Private Hospitals)	As Charged (Up To 180 Days For Treatment By Panel Or GRH, Up To 90 Days In Other Private Hospitals)	As Charged (Up To 90 Days)		Covered Under Inpatient Hospital Treatment			
	Post-Hospitalisation Treatment ⁹	As Charged (Up To 365 Days For Treatment By Panel Or GRH ¹¹ , Up To 180 Days In Other Private Hospitals)	As Charged (Up To 365 Days For Treatment By Panel Or GRH, Up To 180 Days In Other Private Hospitals)	As Charged (Up To 90 Days)					
	Post-Hospitalisation Psychiatric Treatment	Covered Under Inpatient Psychiatric Treatment (Up To 90 Days After Discharge)	Covered Under Inpatient Psychiatric Treatment (Up To 90 Days After Discharge)	Covered Under Inpatient Psychiatric Treatment (Up To 90 Days After Discharge)				Not Covered	
	Emergency Overseas Medical Treatment	As Charged (Limited To Panel Charges & Subject To Pro-Ration Factor ¹²)	As Charged (Limited To Singapore GRH Ward A Charges)	As Charged (Limited To Singapore GRH Ward B1 Charges)					
	Waiver Of Premium For Insured ¹³	In The Event Of Death / Total And Permanent Disability (TPD) Of The Parent (payor), Premium Will Be Waived For The Insured Until He / She Reaches Age 21	In The Event Of Death / Total And Permanent Disability (TPD) Of The Parent (payor), Premium Will Be Waived For The Insured Until He / She Reaches Age 21	In The Event Of Death / Total And Permanent Disability (TPD) Of The Parent (payor), Premium Will Be Waived For The Insured Until He / She Reaches Age 21					
	Breast Reconstruction After Mastectomy ¹⁴	As Charged	As Charged	As Charged				Covered Under Inpatient Hospital Treatment	
	Major Organ Transplant								
	Stem Cell Transplant								
	Human Immunodeficiency Virus (HIV) Due To Blood Transfusion And Occupationally Acquired HIV								
	Living Donor Organ Transplant (Insured As The Living Donor Donating An Organ)	\$60,000 / Transplant (24 Months Waiting Period ¹⁵ For Recipient)	\$40,000 / Transplant (24 Months Waiting Period For Recipient)	\$20,000 / Transplant (24 Months Waiting Period For Recipient)				Covered Up To MediShield Life Benefits	
Living Donor Organ Transplant (Non-Insured Donating An Organ To Insured)	\$60,000 / Transplant	\$40,000 / Transplant	\$20,000 / Transplant						
Pregnancy Complications Benefit ¹⁶	As Charged (10 Months Waiting Period)	As Charged (10 Months Waiting Period)	As Charged (10 Months Waiting Period)						
Congenital Abnormalities Benefit For Insured	As Charged (24 Months Waiting Period)	As Charged (24 Months Waiting Period)	As Charged (24 Months Waiting Period)		100%				
Co-Insurance ¹⁷	10%	10%	10%						
Policy Year Limit	Panel – \$1,500,000 Non-Panel – \$600,000	\$600,000	\$300,000				\$150,000		
Lifetime Limit	Unlimited	Unlimited	Unlimited				Unlimited		
Final Expense Benefit	\$5,000	\$4,000	\$3,000		N.A.				
Public Hospitals	Class A	100%	100%	80%		80%			
	Class B1			100% 90%		100% 90%			
	Class B2+ / B2 / C			100% 90%		100% 100%			
	Day Surgery, Short Stay Ward / Outpatient Treatment (Subsidised / Non-Subsidised)			100%		100%			
Raffles Hospitals	1-2 Bedded Ward / 4-10 Bedded Ward / Short Stay Ward	100%	70% ¹⁸	60%		50%			
	Day Surgery / Outpatient Treatment			65%					
Other Private Hospitals	1-2 Bedded Ward / 4-10 Bedded Ward / Short Stay Ward	100%	60%	50%		50%			
	Day Surgery / Outpatient Treatment			65%					
Community Hospitals	Private	100%	100%	50%		50%			
	Class A			80%		80%			
	Class B1			100% 90%		100% 90%			
	Class B2+ / B / C			100%		100%			
Deductibles (Age 80 Years and below at next birthday) (\$) ¹⁹	Class A	3,500	3,500	3,500		2,500			
	Class B1	2,500	2,500	2,500		2,500			
	Class B2+ / B2	2,000	2,000	2,000		2,000			
	Class C	1,500	1,500	1,500		1,500			
	Day Surgery (Subsidised) / Short Stay Ward (Subsidised)	2,000	2,000	2,000		1,500			
	Day Surgery (Non-Subsidised) / Short Stay Ward (Non-Subsidised)	3,000	3,000	3,000		2,000			
	1-2 Bedded Ward / 4-10 Bedded Ward	3,500	3,500	3,500		2,500			
	Day Surgery / Short Stay Ward	3,000	3,000	3,000		2,000			
	Private	3,500	3,500	3,500		2,500			
	Class A	2,500	2,500	2,500		2,000			
Class B2+ / B	2,000	2,000	2,000		2,000				
Class C	1,500	1,500	1,500		1,500				
Deductibles For Each Policy Year (For Insured Age 81 Years and above at next birthday) (\$) ¹⁹	Class A	5,250	5,250	5,250		3,000			
	Class B1	3,750	3,750	3,750		3,000			
	Class B2+ / B2	3,000	3,000	3,000		2,000			
	Class C	2,250	2,250	2,250		2,000			
	Day Surgery (Subsidised) / Short Stay Ward (Subsidised)	3,000	3,000	3,000		3,000			
	Day Surgery (Non-Subsidised) / Short Stay Ward (Non-Subsidised)	4,500	4,500	4,500		3,000			
	1-2 Bedded Ward / 4-10 Bedded Ward	5,250	5,250	5,250		3,000			
	Day Surgery / Short Stay Ward	4,500	4,500	4,500		3,000			
	Private / Class A	5,250	5,250	5,250		3,000			
	Class B1	3,750	3,750	3,750		3,000			
Class B2+ / B	3,000	3,000	3,000		3,000				
Class C	2,250	2,250	2,250		2,000				