

## RAFFLES SHIELD PRODUCT SUMMARY

### Important Note

This product summary is a simplified version of the Policy Conditions. It contains some key provisions and is not a comprehensive representation of all the terms and conditions under Your Policy. Please refer to the Policy Conditions for the full terms and conditions that apply. You should consult Your adviser if You require further explanation.

### Overview

Raffles Shield is a medical insurance plan, which helps to cover the cost of surgical, hospitalisation and other medical needs by reimbursing You for Your expenses. The level of benefits covered depends on the plan that You choose. There are four Raffles Shield plans with different ward entitlements, namely

1. Raffles Shield Private<sup>1</sup>;
2. Raffles Shield A;
3. Raffles Shield B; and
4. Raffles Shield Standard.

Integration with MediShield Life: If the Insured is a Singapore Citizen or Permanent Resident, Your Raffles Shield policy is made up of two parts:

- A MediShield Life portion provided by the Central Provident Fund Board (CPF), and
- Additional private insurance coverage provided by Raffles Health Insurance (RHI).

### Benefit Schedule – What Your Policy Covers

We only reimburse Reasonable and Customary Expenses for Medically Necessary treatment received by the Insured. Treatment must be provided by a Participating Medical Institution<sup>2</sup>, and the final payout will not exceed the Policy Year Limit shown in the Benefit Schedule. To enjoy the Benefits, You must pay Your Premiums on time. All Benefits are denoted in Singapore dollars.

In the event of hospitalisation / medical treatment, Your final payout will comprise the MediShield Life payout and the Raffles Shield additional coverage payout. For example,

- If the payout computed based on the full Raffles Shield benefits is \$2,000, and the payout based on MediShield Life benefits is \$500, You will receive \$2,000, which comprises \$500 from the MediShield Life payout, and \$1,500 from the Raffles Shield additional coverage payout.
- In the case where the payout based on MediShield Life benefits is higher than that from the Raffles Shield benefits, the eventual payout will be based on the MediShield Life benefits.

There is a limit on the payout in each Policy Year and this is illustrated in the Schedule of Benefits.

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<sup>1</sup> If the Insured is a Foreigner, he or she is only eligible for enrollment in Raffles Shield Private.

<sup>2</sup> These are as listed at [https://www.cpf.gov.sg/Assets/members/Documents/MSH\\_MedicalInstitutions.pdf](https://www.cpf.gov.sg/Assets/members/Documents/MSH_MedicalInstitutions.pdf).  
Raffles Health Insurance Pte Ltd | 585 North Bridge Road #11-00 Raffles Hospital | Tel: 6286 9988 Fax: 6812 6615  
Website: [www.raffleshealthinsurance.com/rafflesshield](http://www.raffleshealthinsurance.com/rafflesshield) | Registration Number: 200413569G

## Schedule of Benefits

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)				MediShield Life
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard	
<b>Inpatient Treatment</b>					
Daily Room & Board and Medical-related Services <sup>3</sup>				\$1,700 / day	\$700 / day
Intensive Care Unit (ICU) and Medical-related Services				\$2,900 / day	\$1,200 / day
Surgical Benefits <sup>4</sup>	As Charged	As Charged	As Charged	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	Table 1: \$200 Table 2: \$480 Table 3: \$900 Table 4: \$1,150 Table 5: \$1,400 Table 6: \$1,850 Table 7: \$2,000
Surgical Implants and Approved Medical Consumables <sup>5</sup>				\$9,800 / admission	\$7,000 / admission
Gamma Knife and Novalis Radiosurgery				\$9,600 / procedure	\$4,800 / procedure
Community Hospital Stay <sup>6</sup>	As Charged (up to 45 days per hospitalisation)	As Charged (up to 45 days per hospitalisation)	As Charged (up to 45 days per hospitalisation)	\$650 / day	\$350 / day
Inpatient Psychiatric Treatment	\$8,000 / year (including Post-Hospitalisation Psychiatric Treatment)	\$6,000 / year (including Post-Hospitalisation Psychiatric Treatment)	\$5,000 / year (including Post-Hospitalisation Psychiatric Treatment)	\$500 / day (up to 35 days)	\$100 / day (up to 35 days)
Accidental Inpatient Dental Treatment	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment
<b>Outpatient Treatment</b>					
Kidney Dialysis				\$2,750 / month	\$1,000 / month
Radiotherapy (i) External or Superficial (ii) Brachytherapy				External or Superficial Radiotherapy: \$550 / session Brachytherapy with or without external Radiotherapy: \$1,100 / session	External or Superficial Radiotherapy: \$140 / session Brachytherapy with or without external Radiotherapy: \$500 / session
Chemotherapy	As Charged	As Charged	As Charged	\$5,200 / month	\$3,000 / month
Immunotherapy				Not Covered	Not Covered
Stereotactic Radiotherapy				\$1,800 / treatment	\$1,800 / treatment
Immunosuppressants for Organ Transplant				\$1,200 / month	\$200 / month
Erythropoietin				\$450 / month	\$200 / month

<sup>3</sup> Including prescriptions, medical consultations, Miscellaneous Medical Charges, Specialist consultations, diagnostic test and examinations and laboratory tests. Also includes admission to high-dependency wards and Short Stay Wards.

<sup>4</sup> Only applies to surgical procedures listed in Table 1A to Table 7C of the "Table of Surgical Procedures" published by the Ministry of Health (MOH), ie. excluding Minor Surgical Procedures.

<sup>5</sup> Includes charges for intravascular electrodes for electrophysiological procedures, percutaneous transluminal coronary angioplasty (PTCA) balloons and intra-aortic balloons (or balloon catheters).

<sup>6</sup> Must follow treatment at a Government Restructured Hospital (GRH) or Private Hospital, for which the inpatient treatment is payable.

Raffles Health Insurance Pte Ltd | 585 North Bridge Road #11-00 Raffles Hospital | Tel: 6286 9988 Fax: 6812 6615

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Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)				MediShield Life
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard	
Pre-Hospitalisation Treatment <sup>7</sup>	As Charged (up to 180 days for treatment by Panel <sup>8</sup> 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)	Not Covered	Not Covered
Post-Hospitalisation Treatment <sup>7</sup>	As Charged (up to 365 days for treatment by Panel or GRH <sup>9</sup> , 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)	Not Covered	Not Covered
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	Not Covered
Major Organ Transplant	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment
Stem Cell Transplant	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment
Living Donor Organ Transplant (Insured as the Living Donor donating an organ)	\$60,000 / transplant (24 months Waiting Period <sup>10</sup> for recipient)	\$40,000 / transplant (24 months Waiting Period for recipient)	\$20,000 / transplant (24 months Waiting Period for recipient)	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment
Living Donor Organ Transplant (Non-insured donating an organ to Insured)	\$60,000 / transplant	\$40,000 / transplant	\$20,000 / transplant	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment
Pregnancy Complications Benefit <sup>11</sup>	As Charged (10 months Waiting Period)	As Charged (10 months Waiting Period)	As Charged (10 months Waiting Period)	Covered up to MediShield Life Benefits	Covered under Inpatient Hospital Treatment
Breast Reconstruction after Mastectomy <sup>12</sup>	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment
Emergency Overseas Medical Treatment	As Charged (limited to Panel charges and subject to Pro-Ration Factor <sup>13</sup> )	As Charged (limited to Singapore GRH Ward A charges)	As Charged (limited to Singapore GRH Ward B1 charges)	Not Covered	Not Covered
Congenital Abnormalities Benefit for Insured	As Charged (24 months Waiting Period)	As Charged (24 months Waiting Period)	As Charged (24 months Waiting Period)	Covered up to MediShield Life Benefits	Covered under Inpatient Hospital Treatment
Human Immunodeficiency Virus (HIV) Due to Blood Transfusion and Occupationally Acquired HIV	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment	Covered under Inpatient Hospital Treatment

<sup>7</sup> Only payable if the inpatient charges are payable.

<sup>8</sup> Specialist on the Raffles Shield Panel of specialists. Panel specialist must be the Attending Physician for the inpatient episode.

<sup>9</sup> Excluding Post-Hospitalisation Psychiatric Treatment. For post-hospitalisation visits to non-Panel or non-GRH Specialists, you may seek pre-authorisation from Us for such visits to qualify for benefits tied to Panel / GRH treatment, in accordance with the approval process at <http://www.raffleshealthinsurance.com>.

<sup>10</sup> Period from Policy Start Date within which claims under this benefit are not payable.

<sup>11</sup> Includes charges incurred for inpatient treatments due to ectopic pregnancy, pre-eclampsia or eclampsia, disseminated intravascular coagulation, miscarriage, choriocarcinoma and hydatidiform mole, or postpartum haemorrhage requiring hysterectomy.

<sup>12</sup> Mastectomy must be due to breast cancer, and breast reconstruction must be done within 12 months from original mastectomy.

<sup>13</sup> Percentage of the Reasonable and Customary Expenses We pay, as set out below. We will apply the Pro-ration Factor if the Insured is admitted to a ward or Hospital that is higher than his or her ward entitlement.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)						MediShield Life	
	Raffles Shield Private	Raffles Shield A	Raffles Shield B		Raffles Shield Standard			
Waiver of Premium for Insured <sup>14</sup>	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 / TPD of the parent (payor), premium will be waived for the Insured until he / she reaches age 21.	In the event of Death / TPD of the parent (payor), premium will be waived for the Insured until he / she reaches age 21.		Not Covered		Not Covered	
<b>Other Policy Features</b>								
Pro-ration Factors <sup>15</sup>								
<i>Citizenship Status</i> <sup>16</sup>	<i>SC / PR / FR</i>	<i>SC / PR</i>	<i>SC</i>	<i>PR</i>	<i>SC</i>	<i>PR</i>	<i>SC</i>	<i>PR</i>
Public Hospitals								
- Class A	100%	100%	80%	80%	80%	80%	35%	35%
- Class B1	100%	100%	100%	90%	100%	90%	43%	38%
- Class B2+	100%	100%	100%	90%	100%	100%	70%	47%
- Class B2	100%	100%	100%	90%	100%	100%	100%	58%
- Class C	100%	100%	100%	90%	100%	100%	100%	44%
- Day Surgery (Subsidised)	100%	100%	100%	100%	100%	100%	100%	58%
- Day Surgery (Non-subsidised)	100%	100%	100%	100%	100%	100%	35%	35%
- Short Stay Ward (Subsidised)	100%	100%	100%	100%	100%	100%	100%	58%
- Short Stay Ward (Non-subsidised)	100%	100%	100%	100%	100%	100%	35%	35%
- Outpatient Treatment (Subsidised)	100%	100%	100%	100%	100%	100%	100%	67%
- Outpatient Treatment (Non-subsidised)	100%	100%	100%	100%	100%	100%	50%	50% <sup>17</sup>
Raffles Hospital								
- 1-2 bedded ward	100%	70% <sup>18</sup>	60%	60%	50%	50%	35%	35%
- 4-10 bedded ward	100%	70% <sup>18</sup>	60%	60%	50%	50%	35%	35%
- Day Surgery	100%	70% <sup>18</sup>	60%	60%	65%	65%	35%	35%
- Short Stay Ward	100%	70% <sup>18</sup>	60%	60%	50%	50%	35%	35%
- Outpatient Treatment	100%	70% <sup>18</sup>	60%	60%	65%	65%	50%	50%
Private Hospitals (except Raffles Hospital)								
- 1-2 bedded ward	100%	60%	50%	50%	50%	50%	35%	35%
- 4-10 bedded ward	100%	60%	50%	50%	50%	50%	35%	35%
- Day Surgery	100%	60%	50%	50%	65%	65%	35%	35%
- Short Stay Ward	100%	60%	50%	50%	50%	50%	35%	35%
- Outpatient Treatment	100%	60%	50%	50%	65%	65%	50%	50%
Community Hospitals								
- Private	100%	60%	50%	50%	50%	50%	50%	50%
- Class A	100%	100%	80%	80%	80%	80%	50%	50%
- Class B1	100%	100%	100%	90%	100%	90%	50%	50%
- Class B2+	100%	100%	100%	90%	100%	100%	100%	100%
- Class B2	100%	100%	100%	90%	100%	100%	100%	100%
- Class C	100%	100%	100%	90%	100%	100%	100%	100%

<sup>14</sup> The parent does not need to be enrolled on a Raffles Shield policy. Waiver of premium is applicable to plans without Extra Premium; and waiver will be applied to Raffles Shield Base Premium only.

<sup>15</sup> Pro-Ration Factor is calculated based on the discharge ward.

<sup>16</sup> SC: Singapore Citizen; PR: Singapore Permanent Resident; FR: Foreigner. A Citizenship Factor is applicable if the Insured is a PR. This is a percentage of the Reasonable and Customary Expenses We will pay as set out in Your Benefit Schedule and has been taken into account in determining the final pro-ration factors shown here.

<sup>17</sup> Pro-ration for non-subsidised outpatient cancer treatments applies for MediShield Life. Renal dialysis and immunosuppressant drugs approved under MediShield Life for organ transplant will not be pro-rated for MediShield Life.

<sup>18</sup> Increased to 100% if plan is purchased with Raffles Hospital Option.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)				MediShield Life	
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard		
Deductibles for each policy year (for insured age 80 years and below at next birthday) <sup>19</sup> (\$)						
Citizenship Status	SC / PR / FR	SC / PR	SC	PR	SC	PR
<b>Public Hospitals</b>						
- Class A	3,500	3,500	3,500		2,500	2,000
- Class B1	2,500	2,500	2,500		2,500	2,000
- Class B2+	2,000	2,000	2,000		2,000	2,000
- Class B2	2,000	2,000	2,000		2,000	2,000
- Class C	1,500	1,500	1,500		1,500	1,500
- Day Surgery (Subsidised)	2,000	2,000	2,000		1,500	1,500
- Day Surgery (Non-subsidised)	3,000	3,000	3,000		2,000	1,500
- Short Stay Ward (Subsidised)	2,000	2,000	2,000		1,500	1,500
- Short Stay Ward (Non-subsidised)	3,000	3,000	3,000		2,000	2,000
<b>Private Hospitals</b>						
- 1-2 bedded ward	3,500	3,500	3,500		2,500	2,000
- 4-10 bedded ward	3,500	3,500	3,500		2,500	2,000
- Day Surgery	3,000	3,000	3,000		2,000	2,000
- Short Stay Ward	3,000	3,000	3,000		2,000	2,000
<b>Community Hospitals</b>						
- Private	3,500	3,500	3,500		2,500	2,000
- Class A	3,500	3,500	3,500		2,500	2,000
- Class B1	2,500	2,500	2,500		2,500	2,000
- Class B2+	2,000	2,000	2,000		2,000	2,000
- Class B2	2,000	2,000	2,000		2,000	2,000
- Class C	1,500	1,500	1,500		1,500	1,500
Deductibles for each policy year (for Insured age 81 years and above at next birthday) (\$)						
Citizenship Status	SC / PR / FR	SC / PR	SC	PR	SC	PR
<b>Public Hospitals</b>						
- Class A	5,250	5,250	5,250		3,000	3,000
- Class B1	3,750	3,750	3,750		3,000	3,000
- Class B2+	3,000	3,000	3,000		3,000	3,000
- Class B2	3,000	3,000	3,000		3,000	3,000
- Class C	2,250	2,250	2,250		2,000	2,000
- Day Surgery (Subsidised)	3,000	3,000	3,000		3,000	3,000
- Day Surgery (Non-subsidised)	4,500	4,500	4,500		3,000	3,000
- Short Stay Ward (Subsidised)	3,000	3,000	3,000		3,000	2,000
- Short Stay Ward (Non-subsidised)	4,500	4,500	4,500		3,000	3,000
<b>Private Hospitals</b>						
- 1-2 bedded ward	5,250	5,250	5,250		3,000	3,000
- 4-10 bedded ward	5,250	5,250	5,250		3,000	3,000
- Day Surgery	4,500	4,500	4,500		3,000	3,000
- Short Stay Ward	4,500	4,500	4,500		3,000	3,000
<b>Community Hospitals</b>						
- Private	5,250	5,250	5,250		3,000	3,000
- Class A	5,250	5,250	5,250		3,000	3,000
- Class B1	3,750	3,750	3,750		3,000	3,000
- Class B2+	3,000	3,000	3,000		3,000	3,000
- Class B2	3,000	3,000	3,000		3,000	3,000
- Class C	2,250	2,250	2,250		2,000	2,000
Co-Insurance <sup>20</sup>	10%	10%	10%	10%	Inpatient: \$0-\$5000: 10% \$5001-\$10000: 5% >\$10000: 3%	
Policy Year Limit	Panel - \$1,500,000 Non-Panel - \$600,000	\$600,000	\$300,000	\$150,000	Outpatient:10% \$100,000	
Lifetime Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Final Expense Benefit	\$5,000	\$4,000	\$3,000	Not Applicable	Not Applicable	

<sup>19</sup> The Deductible is the amount which You have to pay before We pay any claim under Your Policy. This is deducted before the co-insurance is applied. Deductibles are not applied to outpatient treatments. For the High Deductible Option, the Deductible for each policy year will be raised to \$10,000 for all ward types and ages.

<sup>20</sup> Co-insurance refers to the amount you have to co-pay after the Deductible has been applied to the Reasonable and Customary Expenses.

## Special Options

Special Options are variations to the Raffles Shield plans, and the Premiums are payable by Medisave, subject to the Additional Withdrawal Limits (AWLs).

Option	Description	Restrictions
Raffles Hospital	Increases the pro-ration factor (how much We pay) for medical expenses incurred at Raffles Hospital to 100% for all wards if added to the Raffles Shield A plan.	Only available for the Raffles Shield A plan.
High Deductible	Increases the Deductible applicable to \$10,000 for all wards and ages.	Available with all plans except Raffles Shield Standard plan and plans with the Key Rider added.

## Premiums Payable

Basis of Premiums:

Yearly Premiums, denoted in Singapore dollars, are based on the Insured's age at his or her next birthday, and will increase when the Insured reaches the next age band.

## Premium Rates

If the Insured is a Singapore Citizen or a Permanent Resident, the full Raffles Shield premium comprises (1) the MediShield Life premium, and (2) the Raffles Shield's additional private insurance premium.

RHI's additional private insurance premium comprises the following:

(2a) Base Premium – the Premium which applies to an Insured who is approved for coverage on a Standard Basis<sup>21</sup>.

(2b) Extra Premium – applies only to Insureds with selected chronic conditions. It is calculated as a percentage of the Base Premium, and can be reduced based on the conditions listed in Your Endorsement(s). In cases where Extra Premium applies, You will also be offered the option of a policy without Extra Premium, but with exclusions for certain medical conditions.

(2b) RHI's Extra Premium
(2a) RHI's Base Premium
(1) MediShield Life Premium

If the Insured is a Foreigner, the MediShield Life premium does not apply ie. the entire premium is comprised of RHI's private insurance premium.

Base Premium rates are not guaranteed and are expected to be adjusted from time to time, as long as We give You 30 days' notice. Extra Premium rates are not guaranteed and may be changed upon renewal of Your Policy, in line with how You manage Your health.

## Payment Modes and Frequency

Premiums are due annually and can be paid for with the funds in Your Medisave account and / or via cheque or credit card (for the first premium due), or Medisave and / or GIRO (for subsequent premiums due). We may also deduct your Premiums from any claim amount payable to You.

## Breakdown of Standard Premium Rates for Raffles Shield

The tables in this section show the breakdown of premiums of an Insured covered on a Standard Basis, by plan type. These include Goods and Services Tax (GST) and are applicable to policies effective from 16<sup>th</sup> July 2018 onwards.

<sup>21</sup> Circumstance under which You are enrolled onto Your Policy without additional terms and conditions, and without Extra Premium.

**Without High Deductible Option - For Singapore Citizens and Permanent Residents**

Age Next Birthday <sup>22</sup>	MediShield Life Premiums (\$) (Fully payable by Medisave)	Additional Withdrawal Limits (\$) <sup>23</sup>	Additional Private Insurance Premiums									
			Raffles Shield Private		Raffles Shield A with Raffles Hospital Option		Raffles Shield A		Raffles Shield B		Raffles Shield Standard	
			Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)
1-18	130	300	194	0	143	0	73	0	56	0	39	0
19-20	130		194	0	143	0	78	0	56	0	39	0
21-25	195		218	0	157	0	89	0	59	0	48	0
26-30	195		221	0	157	0	89	0	59	0	48	0
31-35	310		339	39	223	0	112	0	83	0	62	0
36-40	310	342	42	228	0	126	0	83	0	62	0	
41-45	435	600	537	0	336	0	217	0	126	0	108	0
46-50	435		632	32	423	0	221	0	126	0	125	0
51-55	630		948	348	642	42	349	0	224	0	141	0
56-60	630		1,057	457	718	118	375	0	233	0	163	0
61-65	755		1,537	937	1,029	429	605	5	378	0	275	0
66-70	815	900	2,233	1,633	1,452	852	946	346	612	12	395	0
71-73	885		2,844	1,944	2,110	1,210	1,389	489	910	10	620	0
74-75	975		3,344	2,444	2,686	1,786	1,665	765	1,063	163	743	0
76-78	1,130		3,980	3,080	3,261	2,361	1,926	1,026	1,223	323	951	51
79-80	1,175		4,752	3,852	3,653	2,753	2,352	1,452	1,407	507	1,013	113
81-83	1,250	900	5,285	4,385	3,986	3,086	2,567	1,667	1,442	542	1,173	273
84-85	1,430		6,508	5,608	4,552	3,652	2,850	1,950	1,808	908	1,198	298
86-88	1,500		7,066	6,166	5,120	4,220	3,238	2,338	2,026	1,126	1,507	607
89-90	1,500		7,529	6,629	5,611	4,711	3,451	2,551	2,336	1,436	1,646	746
91-93	1,530		7,612	6,712	5,734	4,834	3,720	2,820	2,678	1,778	1,800	900
94-95	1,530	900	8,230	7,330	6,046	5,146	3,874	2,974	2,704	1,804	1,960	1,060
96-98	1,530		8,561	7,661	6,495	5,595	4,246	3,346	2,722	1,822	2,146	1,246
99-100	1,530		9,518	8,618	7,162	6,262	4,621	3,721	3,099	2,199	2,368	1,468
>100	1,530		9,518	8,618	7,162	6,262	4,621	3,721	3,099	2,199	2,368	1,468

**With High Deductible Option - For Singapore Citizens and Permanent Residents**

Age Next Birthday <sup>24</sup>	MediShield Life Premiums (\$) (Fully payable by Medisave)	Additional Withdrawal Limits (\$) <sup>25</sup>	Additional Private Insurance Premiums							
			Raffles Shield Private		Raffles Shield A with Raffles Hospital Option		Raffles Shield A		Raffles Shield B	
			Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)
1-18	130	300	136	0	100	0	58	0	45	0
19-20	130		136	0	100	0	62	0	45	0
21-25	195		153	0	110	0	71	0	47	0
26-30	195		155	0	110	0	71	0	47	0
31-35	310		237	0	156	0	90	0	66	0
36-40	310	600	239	0	160	0	101	0	66	0
41-45	435		376	0	235	0	174	0	101	0
46-50	435		442	0	296	0	177	0	101	0
51-55	630		664	64	449	0	279	0	179	0
56-60	630		740	140	503	0	300	0	186	0
61-65	755	900	1,076	476	720	120	484	0	302	0
66-70	815		1,563	963	1,016	416	757	157	490	0
71-73	885		1,991	1,091	1,477	577	1,111	211	728	0
74-75	975		2,341	1,441	1,880	980	1,332	432	850	0
76-78	1,130		2,786	1,886	2,283	1,383	1,541	641	978	78
79-80	1,175	900	3,326	2,426	2,557	1,657	1,882	982	1,126	226
81-83	1,250		3,700	2,800	2,790	1,890	2,054	1,154	1,154	254
84-85	1,430		4,556	3,656	3,186	2,286	2,280	1,380	1,446	546
86-88	1,500		4,946	4,046	3,584	2,684	2,590	1,690	1,621	721
89-90	1,500		5,270	4,370	3,928	3,028	2,761	1,861	1,869	969
91-93	1,530	900	5,328	4,428	4,014	3,114	2,976	2,076	2,142	1,242
94-95	1,530		5,761	4,861	4,232	3,332	3,099	2,199	2,163	1,263
96-98	1,530		5,993	5,093	4,547	3,647	3,397	2,497	2,178	1,278
99-100	1,530		6,663	5,763	5,013	4,113	3,697	2,797	2,479	1,579
>100	1,530		6,663	5,763	5,013	4,113	3,697	2,797	2,479	1,579

<sup>22</sup> The last entry age is 75, based on the Insured's age at his or her next birthday on the Policy Start Date. This does not apply to Raffles Shield Standard plans.

<sup>23</sup> Refers to the cap on the Medisave deduction that Singapore Citizens and Permanent Residents can make to pay the additional private insurance premium.

<sup>24</sup> The last entry age is 75, based on the Insured's age at his or her next birthday on the Policy Start Date. This does not apply to Raffles Shield Standard plans.

<sup>25</sup> Refers to the cap on the Medisave deduction that Singapore Citizens and Permanent Residents can make to pay the additional private insurance premium.

## For Foreigners

Age Next Birthday <sup>26</sup>	Medisave Withdrawal Limits for Full non-IP Premiums <sup>27</sup> (\$)	Full non-IP Premiums			
		Raffles Shield Private (Without High Deductible Option)		Raffles Shield Private (With High Deductible Option)	
		Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)
1-18	430	340	0	279	0
19-20	430	340	0	279	0
21-25	495	434	0	366	0
26-30	495	437	0	368	0
31-35	610	681	71	574	0
36-40	610	685	75	577	0
41-45	1,035	1,021	0	852	0
46-50	1,035	1,120	85	921	0
51-55	1,230	1,657	427	1,359	129
56-60	1,230	1,771	541	1,438	208
61-65	1,355	2,407	1,052	1,923	568
66-70	1,415	3,200	1,785	2,497	1,082
71-73	1,785	3,915	2,130	3,019	1,234
74-75	1,875	4,535	2,660	3,482	1,607
76-78	2,030	5,366	3,336	4,112	2,082
79-80	2,075	6,223	4,148	4,726	2,651
81-83	2,150	6,862	4,712	5,198	3,048
84-85	2,330	8,335	6,005	6,285	3,955
86-88	2,400	8,994	6,594	6,768	4,368
89-90	2,400	9,480	7,080	7,108	4,708
91-93	2,430	9,599	7,169	7,201	4,771
94-95	2,430	10,248	7,818	7,656	5,226
96-98	2,430	10,596	8,166	7,899	5,469
99-100	2,430	11,600	9,170	8,602	6,172
>100	2,430	11,600	9,170	8,602	6,172

## Key Provisions

### Eligibility

Both the Policyholder and Insured must be a:

- Singapore Citizen;
- Singapore Permanent Resident; or
- Foreigner who has an eligible valid pass with a Foreign Identification Number (FIN).

The minimum entry age is 1 year, based on the Insured's age at his or her next birthday. The last entry age is 75 years, based on the Insured's age at his or her next birthday. This restriction does not apply to the Raffles Shield Standard plan.

### Renewal

Raffles Shield provides lifetime coverage. Your Policy is renewable every year, for as long as the Insured lives. This is provided the Premiums are paid and the Policy has not been terminated.

### Grace Period

Premiums must be paid in full within the Grace Period (60 days from the Premium Due Date) for You to be able to enjoy the Benefits under Your plan. Your Policy will lapse at the end of the Premium Due Date if the Premiums are not paid in full during the Grace Period. We will not pay for any claim(s) submitted (even if the claim is approved) until the Premium is paid in full before the end of the Grace Period.

### Free Look Period

You may cancel Your Policy within 21 days from the date of receipt (that starts from 7 days from the date of posting) of Your Policy Conditions for a full refund of the private insurance component of the Premium<sup>28</sup>, as long as no claims have been paid. If You cancel Your Policy after a claim has been paid, or after the Free-Look period, We will give You a pro-rated refund of the private insurance component of the Premium. The full or pro-rated refunds apply to the additional private insurance component only, i.e. RHI's Base Premium and RHI's Extra Premium.

<sup>26</sup> The last entry age is 75, based on the Insured's age at his or her next birthday on the Policy Start Date.

<sup>27</sup> If the Insured is a Foreigner whose plan does not have a MediShield Life portion, the payer may wish to utilise an equivalent amount of Medisave to pay for the premiums. The payer must be a spouse, parent or child of the Insured Foreigner for the payer's Medisave savings to be used.

<sup>28</sup> Refers to the additional private insurance premium only for Integrated Shield Plans i.e. excluding the MediShield Life portion, and the full premium for non-Integrated Shield Plans.



## Switching or Upgrading

You can only have one Integrated Shield Plan at any one time. Once this Policy commences, Your previous Integrated Shield Plan (if any) will be automatically terminated. Where applicable, Your health will be assessed by Us for Raffles Shield coverage.

If You currently have an Integrated Shield Plan with another insurer and are switching to Raffles Shield with Us, Your health may be assessed by Us. If You have existing medical conditions that are currently covered by Your existing plan and You are not in good health, We may:

- Decline Your application to switch to Raffles Shield;
- Not provide You with certain Benefits under Raffles Shield plan, ie. You will lose coverage for these existing medical conditions; or
- Require You to pay Extra Premiums in order to retain coverage for Your existing medical conditions. We may also require You to be enrolled in Raffles Care Management Programmes.

If You currently have an Integrated Shield Plan with Us, and are upgrading Your plan, Your health may be assessed by Us. If You are not in good health, We may:

- Decline Your application for upgrading of your Raffles Shield plan;
- Not provide You with certain enhanced Benefits under the upgraded Raffles Shield plan; or
- Require You to pay Extra Premiums in order to provide You with certain enhanced Benefits. We may also require You to be, or continue to be, enrolled in Raffles Care Management Programmes.

You may upgrade or downgrade Your plan at any time. However, should You upgrade or downgrade Your plan, You have to wait 40 days from the start of any new plan before upgrading or downgrading again.

## Adding / Removing Special Options

Both Special Options (Raffles Hospital and High Deductible) can be added at the start of the Policy or upon policy renewal. They can only be removed upon renewal. Once the High Deductible Option has been removed, it can no longer be added to Your plan, even if you upgrade or downgrade Your plan in the future. Furthermore, there is a 3-month Waiting Period upon removal of the High Deductible Option before the lowered Deductible takes effect.

## Underwriting

The following changes are subject to underwriting ie. a re-assessment of Your health condition:

- Upgrading of your Raffles Shield Policy, except for changes under the Guaranteed Plan Upgrade Feature (see below);
- Addition of the Raffles Hospital Option, except for changes under the Guaranteed Plan Upgrade Feature; and
- Reinstatement of Your Raffles Shield Policy after it terminates due to non-payment of Premium within the Grace Period.

## Guaranteed Plan Upgrade Feature

This feature applies for Insureds up to 60 years old (age at next birthday) under the Raffles Shield B and Raffles Shield A plans. When this feature is valid, no underwriting is applicable for upgrades of Raffles Shield plans to a higher ward entitlement, or the addition of Special Options, as long as these are done upon policy renewal. It is valid for 5 years beginning from the Policy Start Date or from the date of the most recent plan upgrade, and expires if (i) it is not exercised within 5 years from the Policy Start Date or the date of the most recent plan upgrade, (ii) there is a plan downgrade, or (iii) a claim is paid on the policy. A Waiting Period of 3 months upon the plan upgrade or addition of the Special Options applies before the upgraded benefits take effect. This feature is only applicable to Insureds accepted on a Standard Basis.

## Downgrading or Cancellation

In the event that You cannot afford, or do not wish to continue paying the premiums for Your Integrated Shield Plan, You can switch to a lower coverage but more affordable plan with Us, or cease Your Integrated Shield Plan. If the Insured is a Singapore Citizen or Permanent Resident, the Insured will continue to be covered by MediShield Life as long as the Insured is eligible for MediShield Life, regardless of Your decision on Your Integrated Shield Plan. You may cancel Your Policy by giving Us at least 30 days' written advance notice.

## Termination

The benefits under Your Policy will terminate if:

- You cancel Your Policy,
- You commence a Medisave-approved Integrated Shield Plan with another insurer;
- You renounce Your Singapore Citizenship or Permanent Residency status;
- Your Premium is not received by the end of the Grace Period; or

- The Insured dies.

We will refund the pro-rated private insurance component of the Premium<sup>29</sup> to You, regardless of whether We have paid any claims during the Policy Year. If the Insured is a Singapore Citizen or Permanent Resident, the Insured will continue to be covered by MediShield Life as long as the Insured is eligible for MediShield Life, regardless of Your decision on Your Integrated Shield Plan.

### Non-Disclosure, Misrepresentations, Fraud

If any information that You or the Insured provide to Us is undisclosed, inaccurate or misrepresented, or if a claim or any part of a claim is false or fraudulent, or if You use fraudulent methods or devices to gain any benefit, We can void Your Policy or add additional terms and conditions to it.

### Reinstatement

If Your Policy terminates because You have not paid the premium by the end of the Grace Period, You may apply to Us within 30 days from the date of notice of termination to reinstate Your Policy if You meet all of the following conditions:

- You have paid all Premiums that You owe Us;
- The Insured is not older than 75 years at his or her next birthday on the Reinstatement Date for all plans except Raffles Shield Standard; and
- You have given Us satisfactory proof of insurability for each Insured at Your expense.

If We agree to reinstate Your policy, We will issue You a notice of reinstatement. If there is any change in the Insured's medical or physical condition, We may add Extra Premiums and exclusions from the reinstatement date.

### Change of Terms and Conditions

We may change the Benefits, cover, Premiums or terms and conditions of Your Policy, as long as the changes apply to all policies of the same class, with 30 days' advance notice.

### Exclusions

There are certain conditions under which no benefits are payable. These are stated as exclusions in Your Policy. You are advised to read the Policy Conditions for the full list of exclusions. Your Policy does not cover the following, unless expressly included in the Benefits:

- Treatment before Policy Start Date;
- Pre-existing illness;
- Serious illness;
- Cosmetic or Plastic Surgery, except for breast reconstruction after a mastectomy due to breast cancer, or cosmetic or plastic surgery due to an accident;
- Congenital disease;
- Developmental conditions;
- Organ transplant;
- Dental treatment or surgery;
- Eye / ear examination, correction, aids;
- Overseas treatment;
- Psychological disorders, personality disorders, mental conditions, etc.;
- Pregnancy and fertility treatments;
- Treatments for menopause;
- Sexually Transmitted Diseases (STDs), Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS);
- Sex reassignment surgery;
- Self-inflicted injuries or suicide or attempted suicide;
- Drug, alcohol abuse and related injuries;
- Items purchased or rented for outpatient uses, such as braces, prostheses and hospital beds;
- Non-hospitalisation care, such as hospices and nursing homes;
- Private nursing charges and nursing home services;
- Occupational and Speech Therapy;
- Alternative or complementary treatments, including Traditional Chinese Medicine (TCM);
- Weight management;

<sup>29</sup> Refers to the premium for the additional private insurance component only for Integrated Shield Plans ie. excluding the MediShield Life portion, and the full premium for non-Integrated Shield Plans.

- Experimental or pioneering medical or surgical techniques and medical devices;
- Off-label use of medicine;
- Elective / optional medications, investigations, treatment;
- Vaccination(s);
- Preventive, screening, health-enhancing treatments such as vitamins and health supplements;
- Medical check-ups, including X-rays, health screenings etc.;
- Examinations and services for educational purposes, such as blood tests for food allergies;
- Transport related services, including ambulance services;
- Non-medical items such as, parking fees and medical report fees;
- Illnesses / Injuries resulting from sports risks;
- Illnesses / Injuries resulting from civil commotions, illegal activities etc.;
- Illnesses / Injuries resulting from nuclear events, terrorism, war; and
- Other costs which are not directly related to the medical treatment, such as litigation,

## Making Claims under Your Policy

We will only make payment of the Reasonable and Customary Expenses if outstanding premiums have been paid and Your policy is in force.

## Computation of Claim

The following will be applied in order when We calculate Your payout:

- Reasonable and Customary Expenses;
- Citizenship Factor;
- Pro-ration Factor;
- Benefit Limit;
- Deductible;
- Co-Insurance; and
- Policy Year Limit.

### Example 1 – Pro-ration Factor, Deductible

Insured (Singapore Citizen) covered under the Raffles Shield B plan, stays in Class A ward at a GRH:

Expense Item	Room & Board and Medical-related Services	Surgical Benefit	Total
Reasonable and Customary Expenses	\$5,000	\$3,000	\$8,000
Apply Citizenship Factor	N/A	N/A	N/A
Apply Pro-ration Factor	$\$5,000 \times 80\% = \$4,000$	$\$3,000 \times 80\% = \$2,400$	\$6,400
<b>Sub-total (within benefit limit)</b>			<b>\$6,400</b>
Less: Deductible for Class A ward			(\$3,500)
Balance after Deductible			\$2,900
Less: Co-Insurance (10% of Balance after Deductible)			(\$290)
<b>Raffles Shield Pays</b>			<b>\$2,610</b>

### Example 2 – Citizenship Factor

Insured (Permanent Resident) covered under the Raffles Shield B plan, stays in Class B1 ward at a GRH:

Expense Item	Room & Board and Medical-related Services	Surgical Benefit	Total
Reasonable and Customary Expenses	\$3,000	\$2,000	\$5,000
Apply Citizenship Factor	$\$3,000 \times 90\% = \$2,700$	$\$2,000 \times 90\% = \$1,800$	\$4,500
Apply Pro-ration Factor	$\$2,700 \times 100\% = \$2,700$	$\$1,800 \times 100\% = \$1,800$	\$4,500
<b>Sub-total (within Benefit Limit)</b>			<b>\$4,500</b>
Less: Deductible for B1 Ward			(\$2,500)
Balance after Deductible			\$2,000
Less: Co-Insurance (10% of Balance after Deductible)			(\$200)
<b>Raffles Shield Pays</b>			<b>\$1,800</b>

### Example 3 – Admission to different ward types during the same policy year

Insured covered under Raffles Shield Private plan stays in a Class C ward at a GRH during his first admission and in a Class A ward at a GRH during his second admission, with both admissions in the same policy year.

<b>First Admission to GRH Class C Ward – Reasonable and Customary Expenses</b>	<b>\$3,000</b>
Less: Deductible for C Ward	(\$1,500)
Balance after Deductible	\$1,500
Less 10% Co-Insurance (10% of Balance after Deductible)	(\$150)
<b>Raffles Shield Pays</b>	<b>\$1,350</b>
<b>Second Admission to GRH Class A Ward – Reasonable and Customary Expenses</b>	<b>\$6,000</b>
Less Deductible for A Ward (\$3,500) - \$1,500 = \$2,000 <sup>30</sup>	(\$2,000)
Balance after Deductible	\$4,000
Less 10% Co-Insurance (10% of Balance after Deductible)	(\$400)
<b>Raffles Shield Pays</b>	<b>\$3,600</b>

#### Method of Submission

All claims (except pre-hospitalisation treatment, post-hospitalisation treatment, post-hospitalisation psychiatric treatment, emergency overseas treatment, claims under plans which are not integrated with MediShield Life) must be e-filed by Participating Medical Institutions. If the claim is not eligible for electronic filing by the Participating Medical Institutions, You must send the claim to Us by post or by hand together with a claim form and the original final bill(s). You must provide Us with sufficient information to assess Your claim.

#### Submission Timeline

All claims and supporting documents, whether submitted through the electronic filing system or by post or by hand, should reach Us within 90 days from the incurred date or date of discharge, whichever is the later.

#### Other Medical Insurance or Employee Benefits

If You or the Insured have other medical insurance policies (including medical benefits under any employment contract) which allows You or the Insured to claim a refund for medical expenses, You or the Insured, must first claim from these policies before making any claim under Your policy.

#### Distribution Cost

The total distribution cost of this product is 51% to 66% of additional private insurance premiums for the first year and 7% of the additional private insurance premiums for renewal years. The Total Distribution Cost To-date is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to You; it has already been allowed for in calculating Your premium.

#### Change of Citizenship / Residency

You must inform Us and submit documentary proof within 30 days from the date of change when You or the Insured's citizenship or residency status changes in any way.

<sup>30</sup> Deductible remaining after accounting for the \$1,500 Deductible already accumulated under the First Admission.

## RAFFLES KEY RIDER PRODUCT SUMMARY

### Important Note

The Raffles Key Rider Product Summary is to be read in conjunction with the Raffles Shield Product Summary. For clarity, the terms and conditions, and exclusions in the Raffles Shield Policy Conditions will apply to the Raffles Key Rider unless otherwise stated. This product summary is a simplified version of the Policy Conditions. It contains some key provisions and is not a comprehensive representation of all the terms and conditions under Your Policy. Please refer to the Policy Conditions for the full terms and conditions that apply. You should consult Your adviser if You require further explanation.

**Overview** - Raffles Key Rider is a plan that can be added to Your Raffles Shield Plan<sup>31</sup>. It is not available as a standalone plan.

**Benefits of Raffles Key Rider** - All benefits are denoted in Singapore dollars.

### Reduced Co-Payment

With the Raffles Key Rider, You need not bear the Deductible and Co-insurance that applies to Your Raffles Shield policy.

However, You are responsible for making a Co-Payment of 5% for each claim, net of any Daily Hospital Cash payouts. The Co-Payment will apply to the Reasonable and Customary Expenses, after Pro-Ration and within applicable limits, for the following Benefits ("Co-Payment Benefits"):

- Raffles Shield Policy – all benefits except Final Expense Benefit and Waiver of Premium for Insured Benefit;
- Raffles Premier Rider – Emergency Outpatient due to Accident Benefit

This Co-Payment is capped at \$3,000 per Policy Year for Pre-Authorised Treatment<sup>32</sup> or treatment by a Specialist who is on our Panel or is a Government Restructured Hospital (GRH) Specialist.

There is no cap on Co-Payment for treatments that are not pre-authorized by Us or treatment by a Specialist who is not on the list of Raffles Shield Panel of Specialists or not from GRH. You are responsible to pay the 5% of Co-Payment for every claim. The claim must first be approved under Your Raffles Shield Policy. Where the annual cap on co-payment is applicable, all co-payment made for benefits that the 5% Co-Payment is applied to will contribute towards the co-payment cap amount.

### Daily Hospital Cash

If the Insured has an Inpatient Episode in a ward which is lower than his or her ward entitlement under his or her Raffles Shield Policy, We will pay a daily cash incentive in accordance with the table below for each day of the Inpatient Episode in the lower ward:

Admitted Ward	Raffles Shield Plan <sup>33</sup>			
	Raffles Shield B	Raffles Shield A	Raffles Shield Private	
			SC/PR	Foreigners
GRH Ward A	-	-	\$125/day	\$125/day
GRH Ward B1	-	\$100/day	\$175/day	\$125/day
GRH Ward B2+/B2	\$75/day	\$125/day	\$225/day	\$125/day
GRH Ward C	\$75/day	\$125/day	\$225/day	\$125/day

SC: Singapore Citizen; PR: Singapore Permanent Resident

This benefit is not payable for Day Surgery, Outpatient Treatment and admission at Short-Stay Ward. It is also subject to a cap as detailed under the "Computation of Claim" section.

### Waiver of Premium for Insured

The Premiums payable under the Key Rider are also covered under the Waiver of Premium for Insured benefit as detailed in Your Raffles Shield Policy.

### Premiums Payable - Basis of Premiums

Yearly premiums denoted in Singapore dollars are based on the Insured's age next birthday, and will increase when the Insured reaches the next age band.

<sup>31</sup> Excluding Raffles Shield Standard Plan and Raffles Shield plans with High Deductible Option, as well as Raffles Shield plans accepted on a non-standard basis.

<sup>32</sup> For post-hospitalization visits to non-Panel or non-GRH Specialists, You may seek pre-authorization from Us for such visits to qualify for benefits tied to Panel/GRH treatment, in accordance with the approval process at <http://www.raffleshealthinsurance.com>.

<sup>33</sup> For clarity, this will apply to Raffles Shield plans with and without the Raffles Hospital Option.

## Premium Rates

The Premium rates of Raffles Key Rider are not guaranteed and are expected to be adjusted from time to time, as long as We give You 30 days' written advance notice.

## Breakdown of Standard Premiums of Raffles Key Rider

The tables in this section show the breakdown of Raffles Key Rider premiums (which are payable in addition to the Premiums of Your Raffles Shield Policy) of an Insured under Your Raffles Shield Policy. These include GST and are applicable to policies effective from 16<sup>th</sup> July 2018 onwards.

Age Next Birthday <sup>34</sup>	Raffles Shield Plans			
	Raffles Shield Private (\$)	Raffles Shield A (with Raffles Hospital Option) (\$)	Raffles Shield A (\$)	Raffles Shield B (\$)
1-18	234	194	107	66
19-20	278	211	124	72
21-25	286	218	129	78
26-30	286	223	129	78
31-35	297	254	138	80
36-40	302	279	138	121
41-45	307	294	151	144
46-50	399	384	205	186
51-55	482	424	234	200
56-60	855	642	332	312
61-65	1,077	743	453	432
66-70	1,397	970	543	515
71-73	1,691	1,281	691	614
74-75	1,879	1,290	760	726
76-78	1,899	1,389	875	767
79-80	1,995	1,464	1,029	814
81-83	2,360	1,506	1,034	820
84-85	2,360	1,506	1,174	1,100
86-88	2,368	1,533	1,210	1,130
89-90	2,502	1,680	1,224	1,130
91-93	2,728	1,823	1,246	1,179
94-95	2,918	1,860	1,273	1,202
96-98	3,368	1,860	1,353	1,278
99-100	3,447	2,060	1,451	1,311
>100	3,447	2,060	1,451	1,311

## Payment Modes and Frequency

Premiums are due annually and can be paid by cheque or credit card (first Premium), and GIRO (subsequent Premiums). We may also deduct your Premiums from any claim amount payable.

## Associated Changes to Your Raffles Shield Plan

If Your Raffles Shield plan is upgraded or downgraded to a higher or lower ward entitlement, your Raffles Key Rider will be upgraded or downgraded accordingly. We will collect any shortfall in Premium for Your Rider, if any, from You.

## Changes to Your Raffles Key Rider - Addition of Raffles Key Rider

The Raffles Key Rider can be added at the start or any time during the Policy Year of Your Raffles Shield Policy. The addition of the Raffles Key Rider is subject to underwriting and payment of additional premiums as stated above. The policy term of the Raffles Key Rider will be aligned to that of Your Raffles Shield Policy.

## Free-Look Period

The Free Look period which applies to Your Raffles Shield Policy will also apply to Your Rider. The applicable period will be tied to that of Your Raffles Shield Policy.

## Cancellation

You may cancel Your Raffles Key Rider with effect from the next renewal date by giving Us at least 30 days' advance written notice.

<sup>34</sup> The last entry age is 75, based on the Insured's age at his or her next birthday on the date the Rider coverage commences.

## Termination

The benefits under Your Raffles Key Rider will terminate if:

- You cancel Your Raffles Key Rider;
- Your Raffles Shield Policy ends;
- The Premium is not received after the Grace Period; or
- The Insured dies.

## Reinstatement

If Your Rider terminates because You have not paid the Rider Premium, You may apply to Us in writing within 30 days from the date of notice of termination to reinstate it if You meet all of the following conditions:

- You have paid all Premiums You owe Us;
- You have not cancelled Your Raffles Shield Policy with Us;
- The Insured is not older than 75 years next birthday on the reinstatement date; and
- You have given Us satisfactory proof of insurability for each Insured at Your expense.

If We agree to reinstate Your Raffles Key Rider, We will issue You a notice of reinstatement. If there is any change in the Insured's health, medical or physical condition, We may add exclusions from the reinstatement date.

## Change of Terms and Conditions of Raffles Key Rider

We may change the benefits, cover, Premiums or terms and conditions of Your Raffles Key Rider, as long as the changes apply to all policies of the same class, with 30 days' advance notice.

## Exclusions

The Exclusions which apply to Your Raffles Shield Policy also apply to Your Raffles Key Rider.

## Making Claims under Your Raffles Key Rider

Your claim under this Raffles Key Rider will be processed together with Your claim under Your Raffles Shield Policy.

## Computation of Claim

The following will be applied in order when we calculate Your payout:

- Reasonable and Customary Expenses;
- Citizenship Factor;
- Pro-ration Factor;
- Benefit Limit;
- Co-Payment (instead of Co-insurance and Deductible); and
- Policy Year Limit.

If Key Rider is applicable, the total amount We will reimburse You for Co-Payment Benefits (as defined on page 13) and Daily Hospital Cash (as defined on page 13) is capped at the higher of:

- 95% of the Total bill (as defined below); or
- Total bill less the annual Co-Payment cap specified in the Benefit Schedule (only applicable for Pre-Authorised Treatment<sup>2</sup>, or if treatment is administered by Panel or GRH specialists)

If Hospital Cash is applicable, We may reduce the payout for Your Co-Payment Benefits to meet this cap. We may also reduce the Hospital Cash to meet this cap.

Total Bill refers to the total charges incurred by the Insured for the Injury or Illness, excluding the charges incurred for the following Benefits covered under Your Raffles Premier Rider (if applicable):

- Immediate Family Accommodation
- Post-hospitalisation Follow-up Traditional Chinese Medicine treatment
- Post-hospitalisation Home Care
- Ambulance Services

## RAFFLES PREMIER RIDER PRODUCT SUMMARY

### Important Note

The Raffles Premier Rider Product Summary is to be read in conjunction with the Raffles Shield Product Summary. For clarity, the terms and conditions, and exclusions in the Raffles Shield Policy Conditions will apply to Raffles Premier Rider unless otherwise stated.

This product summary is a simplified version of the Policy Conditions. It contains some key provisions and is not a comprehensive representation of all the terms and conditions under Your Policy. Please refer to the Policy Conditions for the full terms and conditions that apply. You should consult Your adviser if You require further explanation.

### Product Information - Overview

Raffles Premier Rider is a plan that can be added to Your Raffles Shield Plan<sup>35</sup>. It is not available as a standalone plan.

**Benefits of Raffles Premier Rider** - All benefits are denoted in Singapore dollars.

With the Raffles Premier Rider, You can enjoy the following benefits, depending on Your Raffles Shield plan:

Benefits	Raffles Shield Plans		
	Raffles Shield Private	Raffles Shield A	Raffles Shield B
Immediate Family Accommodation <sup>36</sup>	Standard charges for an additional bed (up to 30 days at Raffles Hospital (RH) & Government Restructured Hospitals (GRH), up to 10 days in other hospitals)	RH or GRH - Standard charges for an additional bed (up to 30 days)  Other Private Hospitals – capped at \$70 / day (up to 10 days)	RH or GRH - Standard charges for an additional bed (up to 30 days)  Other Private Hospitals – capped at \$70 / day (up to 10 days)
Post-Hospitalisation Follow Up Traditional Chinese Medicine (“TCM”) Treatment <sup>37</sup>	\$6,000 / year (within 180 days, TCM clinics at RH or GRH only)	\$5,000 / year (within 180 days, TCM clinics at RH or GRH only)	\$3,000 / year (within 180 days, TCM clinics at RH or GRH only)
Post-Hospitalisation Home Care <sup>38</sup>	\$100 / day, up to \$3,000 / year	\$100 / day, up to \$2,000 / year	\$100 / day, up to \$1,500 / year
Emergency Outpatient due to Accident <sup>39</sup>	\$2,500 / year	\$1,500 / year	\$1,000 / year
Ambulance Services	\$200 per hospitalisation	\$150 per hospitalisation	\$100 per hospitalisation

The Benefits paid under this Rider will be included in the Policy Year Limit of Your Policy.

### Waiver of Premium for Insured

The Premiums payable under the Premier Rider are also covered under the Waiver of Premium for Insured benefit as detailed in Your Raffles Shield Policy.

### Premiums Payable - Basis of Premiums

Yearly Premiums denoted in Singapore dollars are based on the Insured’s age next birthday, and will increase when the Insured reaches the next age band.

### Premium Rates

Premium rates are not guaranteed and are expected to be adjusted from time to time, as long as We give You 30 days’ written advance notice.

<sup>35</sup> Excluding the Raffles Shield Standard Plan.

<sup>36</sup> Covers the accommodation expenses for an immediate family member (a parent, sibling, child or spouse of the Insured) to share the hospital room of the Insured.

<sup>37</sup> Treatment provided by a TCM Practitioner, including Physician’s consultations, herbal medication, acupressure, acupuncture, cupping and moxibustion.

<sup>38</sup> Including Home Medical, Home Nursing and Home Therapy (physiotherapy, occupational therapy, speech therapy)

<sup>39</sup> This benefit is subject to Pro-Ration Factor (rates as stated under the Benefit Schedule). It is also subject to a Co-Payment of 5% ie. You need to pay 5% of the Reasonable and Customary Expenses, after Pro-Ration and within applicable limits.



## Breakdown of Standard Premiums of Raffles Premier Rider

The tables in this section show the breakdown of Raffles Premier Rider Premium (which are payable in addition to the Premium of Raffles Shield Policy) of an Insured for a standard life (i.e. an Insured who does not have any pre-existing conditions at the point of proposal) under Your Raffles Shield Policy. These include GST and are applicable to policies effective from 16th July 2018 onwards.

Age Next Birthday <sup>40</sup>	Raffles Shield Plans			
	Raffles Shield Private (\$)	Raffles Shield A (with Raffles Hospital Option) (\$)	Raffles Shield A (\$)	Raffles Shield B (\$)
1-18	70	54	49	41
19-20	72	61	55	41
21-25	74	63	57	50
26-30	80	66	60	50
31-35	89	79	72	57
36-40	96	95	87	77
41-45	119	110	100	92
46-50	151	137	124	109
51-55	173	165	150	111
56-60	197	188	171	131
61-65	236	228	207	183
66-70	323	294	266	253
71-73	443	372	338	321
74-75	552	463	419	394
76-78	669	554	503	480
79-80	738	722	655	488
81-83	1,028	777	704	574
84-85	1,071	877	796	598
86-88	1,166	998	905	655
89-90	1,233	1,113	1,010	701
91-93	1,310	1,204	1,091	784
94-95	1,436	1,300	1,179	936
96-98	1,548	1,347	1,222	990
99-100	1,683	1,432	1,299	1,067
>100	1,683	1,432	1,299	1,067

## Payment Modes and Frequency

Premiums are due annually and can be paid by cheque or credit card (first Premium), and GIRO (subsequent Premiums). We may also deduct your Premiums from any claim amount payable.

## Associated Changes to Your Raffles Shield Plan

If Your Raffles Shield plan is upgraded or downgraded to a higher or lower ward entitlement, your Raffles Key Rider will be upgraded or downgraded accordingly. We will collect any shortfall in Premium for Your Rider, if any, from You.

## Changes to Your Raffles Premier Rider - Addition of Raffles Premier Rider

The Raffles Premier Rider can be added at any time during the Policy Year of Your Raffles Shield Policy. The addition of the Raffles Premier Rider is subject to underwriting and payment of additional Premiums as stated above. The policy term of the Raffles Premier Rider will be aligned to that of Your Raffles Shield Policy.

## Free Look Period

The Free Look period which applies to Your Raffles Shield Policy will also apply to Your Rider. The applicable period will be tied to that of Your Raffles Shield Policy.

## Cancellation

You may cancel Your Raffles Premier Rider with effect from the next renewal date by giving us at least 30 days' advance written notice.

<sup>40</sup> The last entry age is 75, based on the Insured's age at his or her next birthday on the date the Rider coverage commences.

## Termination

The benefits under Your Raffles Premier Rider will terminate if:

- You cancel Your Raffles Premier Rider;
- Your Raffles Shield Policy ends;
- The Premium is not received after the Grace Period; or
- The Insured dies.

## Reinstatement

If Your Raffles Premier Rider terminates because You have not paid the Raffles Premier Rider Premium, You may apply to Us in writing within 30 days from the date of notice of termination to reinstate it if You meet all of the following conditions:

- You have paid all Premiums You owe Us;
- You have not cancelled Your Raffles Shield Policy with Us;
- The Insured is not older than 75 years next birthday on the reinstatement date; and
- You have given Us satisfactory proof of insurability for each Insured at Your expense.

If We agree to reinstate the Raffles Premier Rider, We will issue You a notice of reinstatement. If there is any change in the Insured's health, medical or physical condition, We may add exclusions from the reinstatement date.

## Change of Terms and Conditions of Raffles Premier Rider

We may change the benefits, cover, Premiums or terms and conditions of Your Raffles Premier Rider, as long as the changes apply to all policies of the same class, with 30 days' advance notice.

## Exclusions

The Exclusions which apply to Your Raffles Shield policy also apply to the Raffles Premier Rider.

## Making Claims under Your Raffles Premier Rider

Your claim under this Rider policy will be processed together with Your claim under Your Raffles Shield policy.

## Computation of Claim

We will compute Your claim under Your Premier Rider in the following order on the Benefits You are eligible for:

- Reasonable and Customary Expenses;
- Pro-Ration Factor<sup>41</sup>;
- Benefit Limit;
- Co-Payment<sup>7</sup>; and
- Policy Year Limit.

## Distribution Cost

The total distribution cost of this product is 29% of the additional private insurance Premiums for the first year and 7% of the additional private insurance Premiums for renewal years. The Total Distribution Cost To-date is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to You; it has already been allowed for in calculating Your Premium.

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<sup>41</sup> Only applies to Emergency Outpatient due to Accident Benefit.

### Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of Benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the Life Insurance Association Singapore (LIA) or General Insurance Association Of Singapore (GIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg), or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### Product Summary Declaration

I hereby confirm that the following documents were given and the contents have been explained to me satisfactorily :

- (a) Your Guide to Health Insurance; and
- (b) Raffles Shield Product Summary

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Name of Applicant

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Signature of Applicant

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Date

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Name of Adviser

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Signature of Adviser

\_\_\_\_\_  
Date