



## **Frequently Asked Questions (FAQs) on MyShield and how it works with MediShield/MediShield Life (for Singapore Citizens & Permanent Residents)**

### **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 in the later part of 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. 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 in end-2015.

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

### **3. Does MediShield or MediShield Life duplicate the coverage I have under MyShield and/or MyShield Plus?**

There is no duplicate coverage.

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

MyShield Plus, 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:

<b>Features</b>	<b>MediShield Life</b>	<b>MyShield</b>
<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
<b>Coverage</b>	Capped at various claim limits	“As-charged” basis for most benefits
<b>Option to cover co-insurance and/or deductible</b>	No	Yes, with MyShield Plus
<b>Allows choice of doctor</b>	No	Yes

#### **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.

As a MyShield policyholder, you will enjoy the combined benefits of MediShield (or MediShield Life after launch) and the additional coverage of MyShield.

Here are some of the key benefits of keeping MyShield:

- Most in-patient benefits are covered on an “as-charged” basis. This means you will not be restricted by MediShield Life’s claim limits and all eligible expenses can be claimed.
- Coverage for pre- & post-hospitalisation bills relating to the inpatient or surgical claim.
- Higher annual claim limits.
- Free MyShield Plan 2 coverage for up to 4 children till age 20, if both you and your spouse are covered under MyShield Plan 1 or 2.
- You have the option to purchase MyShield Plus to cover the co-insurance and/or deductible portions of the bill as well.

#### **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 (or MediShield Life after launch), you need to have the basic MediShield (or MediShield Life after launch) to continue with MyShield.

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

Yes, the premiums you pay to Aviva already include premiums for both MediShield 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.

**7. How is my premium calculated for the MyShield and MediShield portions? Will my premium for MyShield change after the launch of MediShield Life?**

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

When MediShield Life is rolled out, MediShield Life premiums will be higher than the existing premiums for MediShield. This will result in overall higher premiums for MyShield. However, the Government has committed to subsidies for all Singaporeans to help with their MediShield Life premiums. To calculate your estimated MediShield Life premiums after the applicable premium subsidies (i.e. premium subsidies for lower- to middle-income, Pioneer Generation subsidies, and transitional subsidies), please visit

[https://www.moh.gov.sg/content/moh\\_web/medishield-life/premium-calculator.html](https://www.moh.gov.sg/content/moh_web/medishield-life/premium-calculator.html)

**8. Will I receive premium subsidies even though I am insured by MyShield? Do I have to downgrade my MyShield plan to MediShield 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.

**9. I have heard about a Standard Integrated Plan (Standard IP) proposed by the MediShield Life Review Committee, to be offered by private insurers. Will it impact my existing coverage and where can I find more information about it?**

No, it will not impact your existing coverage.

The Ministry of Health (MOH) is working with insurers like Aviva to develop a Standard IP. The Standard IP, targeted to provide coverage at Class B1 level, will give Singaporeans another option for additional coverage beyond basic MediShield Life. The benefits of this Standard IP will be standardised across all insurers by MOH. More information on the Standard IP will be shared later.

#### **10. If I have more questions, who should I contact?**

You can contact your financial adviser or call us at (65) 6827 7788 (8.45am to 5.30pm, Mondays to Fridays). Alternatively, you can email us at [cs\\_life@aviva-asia.com](mailto:cs_life@aviva-asia.com).

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