



MyShield / MyHealthPlus

The plan that gives you extra care and covers your hospital bills – as charged¹

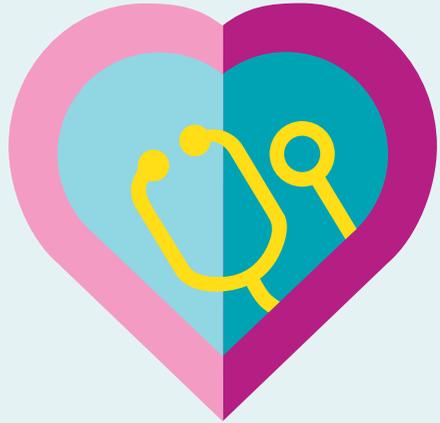


What kind of hospital insurance do **you really need ?**

The first thing you need is a comprehensive insurance plan that picks up the expenses for your hospital stay and provides extra coverage for a barrage of pre and post-hospitalisation medical needs such as tests, scans, therapy sessions, specialist visits and more.

Illnesses don't have to be serious to require hospitalisation. Neither do they happen only to adults. Children as young as newborns whose parents have not yet had the time to buy health insurance for them have also required hospitalisation (especially for respiratory conditions and infections).

Sometimes, a health situation may also call for visits to specialists prior to hospitalisation – leading to worries about finding the right expert, plus the stress of securing appointments at short notice.



Furthermore, **medical costs are mounting**. Having the right coverage amount makes a huge difference. Here are examples* of three large claims paid by Aviva between 2013 and 2016, to show just how much hospitalisation and medical treatment bills can rack up...

Illness	Age	Place of Treatment	Length of Hospital Stay	Amount Incurred	Amount Paid by Aviva*
Hypertension, Heart Failure & Breast Cancer	38	Private	41 days	S\$487,131	S\$471,527
Chronic Kidney Disease, Acute Myocardial Infarction & Intracranial Injury	55	Private	147 days	S\$478,910	S\$459,626
Pneumonia	46	Private	47 days	S\$342,788	S\$333,258

Source: Based on Aviva's medical claims history processed in 2013 to 2016.

* Expenses incurred refers to the total bills which Life Assured may have incurred beyond one policy year. It includes payouts from MediShield Life, MyShield and MyHealthPlus (if applicable), but excludes pre or post-hospital treatment claims. Expenses incurred and amount paid by Aviva are rounded off to the nearest dollar value.

More than just the right coverage. **Extra coverage.**

Introducing Aviva's **MyShield** plan – an additional cover that integrates and complements the benefits of MediShield Life* to ensure wider and higher medical coverage in a variety of ways:

■	More than S\$1,000,000 annual policy limit⁴ for MyShield Plan 1
■	As charged¹ coverage at public or private hospitals for the medical expenses incurred (including pre and post treatment)
■	Free Cover of up to S\$50,000 for newborns ² up to 6 months old
■	Discounted premium rates for children³ (up to age 20 at next birthday) if both parents are covered under MyShield Plan 1 or Plan 2

An option to add on Aviva's **MyHealthPlus** – rider to **MyShield** for even more benefits to your medical coverage.

* For more details on MediShield Life, please refer to <https://www.medishieldlife.sg>

⁴ MyShield Plan 1 annual policy limit of more than S\$1 million is applicable to treatment and hospitalisation via Aviva's panel of medical specialists. Please refer to the Product Summary for details.

What's more...

As a **MyShield / MyHealthPlus** policyholder, you get to enjoy **Aviva health privileges**.

You get priority access to over 200 experienced medical specialists across various fields, to provide you with quick and easy access to healthcare when it's needed.

Specialists Priority Service⁴



200+ Specialists



Appointment in 3 working days



Just click www.aviva.com.sg/medicalspecialists or call 6664 0246 to make an appointment

Upon consultation with our panel of medical specialists, you'll enjoy cashless hospitalisation, greater reassurance about claim acceptance through pre-authorised admission⁴ and higher policy coverage and benefits.



Key Benefits of MyShield

- **Covers hospital stays in a Private ward, Class A (1 bed) and B1 (4 bed) wards** in public and private hospitals⁵
- **As charged¹ coverage for Pre-hospital treatment** up to 90 days
- **As charged¹ coverage for Post-hospital treatment⁶** up to 90 days at private hospitals and up to 180 days at restructured/ community hospitals
- **Covers treatment received in the Accident and Emergency department** within 24 hours prior to your hospital admission⁷
- **Covers Planned⁸ and Emergency overseas inpatient treatment as charged**
- **Covers major outpatient treatments⁹** including chemotherapy and kidney dialysis
- **Choice to select your preferred doctor for treatment**
- **Opportunity to cover past medical concerns based on moratorium underwriting¹⁰**
- **Guaranteed renewability and lifetime cover**
- **Covers hospital admission deposit** through Letter of Guarantee (LOG)¹¹ at 19 hospitals including private hospitals

Extra benefits – MyShield!

Consult our **panel of medical specialists** and enjoy:

- **As charged¹ coverage** for Post-hospital treatment expenses at private hospitals extended **up to 180 days for MyShield Plan 1**
- **More than S\$1,000,000 annual policy limit** for MyShield Plan 1

*You can use your Medisave funds¹² to purchase a **MyShield** plan.*

MyHealthPlus

for extra coverage

Add on Aviva's **MyHealthPlus** to your **MyShield** plan for even more benefits to your medical coverage. There are 2 options to choose from.

Key benefits of **MyHealthPlus**

Option A:

- **Co-insurance¹³ benefit** – covers the co-insurance amount incurred under **MyShield**
- **Extended cover for Post-hospital treatment for up to 180 days** at private hospitals and up to 365 days at restructured/community hospitals
- **Lump Sum payout** of S\$10,000 per lifetime if diagnosed with the listed Critical Illnesses¹⁴ and an additional lump sum payout of up to S\$3,000 per lifetime, for kidney dialysis as a result of kidney failure¹⁵
- **Free cover for child(ren)¹⁶**
- **Covers ambulance fees or transport fares** to the hospital

Option C: (Option A* + MORE!)

Option A*



Deductible Benefit¹⁷

means you are covered from the first dollar up and with zero out-of-pocket expenses



Preferred rate¹⁸ for child(ren) cover

Extra benefits – MyHealthPlus!

Consult our **panel of medical specialists** and enjoy:

- **As charged¹ coverage** for Post-hospital treatment expenses at private hospitals extended **up to 365 days¹⁹**
- **Waiver of pro-ration factor¹⁵** if kidney dialysis is received at any panel private dialysis centre
- **Additional lump sum payout¹⁵** of S\$1,000 per lifetime if kidney dialysis is received at any panel private dialysis centre

For complete details of **MyShield and MyHealthPlus**, please refer to the Benefits Schedule on Page 11 to 19. For details on the Terms and Conditions, please refer to the Policy Contract.

* You will enjoy all the benefits of Option A except free cover for child(ren).

Total health protection **for you!**

Check out this illustration to find out how **MyShield** and **MyHealthPlus** work with MediShield Life to help you with your medical expenses.

Jennifer is a 39-year old legal secretary who is covered under **MyShield Plan 1** and **MyHealthPlus Plan 1 (Option A)**.

She is diagnosed with colon cancer during a routine check-up and is immediately recommended for surgery as well as chemotherapy.

Here's how Jennifer takes advantage of the **Specialists Priority Service**⁴ which offers her reassurance in 3 easy steps:

Specialists Priority Service⁴



Step 1:

Call **6664 0246** or visit www.aviva.com.sg/medicalspecialists to make an appointment with our panel of medical specialists



Step 2:

Visit the medical specialist and call 6664 0246 to request for **certificate of pre-authorization** for her inpatient treatment



Step 3:

Proceed with the recommended surgery. The certificate will **guarantee her payout** up to the approved amount and she can enjoy cashless hospitalisation⁴

She is certain that her medical expenses are taken care of and thus proceeds with her treatment with greater peace of mind.

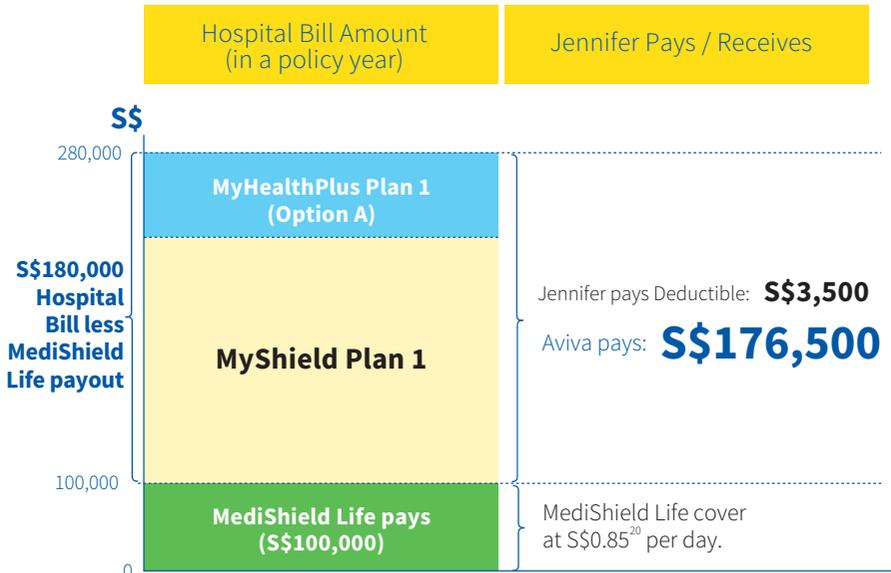
Jennifer stays in the hospital for 27 days in a 1-bed ward of a private hospital. The total cost of her hospitalisation and all related treatment comes to S\$280,000.

After being discharged, she proceeds to heal well. But her doctor recommends that she undergoes another surgery as a preventive cancer measure.

Since Jennifer has purchased **MyShield Plan 1** and **MyHealthPlus Plan 1 (Option A)**, all costs related to her treatment are covered – **as charged**¹ except for the deductible amount of S\$3,500.

The total bill for her second surgery is also taken care of by **MyShield** and **MyHealthPlus**.

With MyShield Plan 1 and MyHealthPlus Plan 1 (Option A) at an extra premium of S\$1.39²⁰ per day:



- 1 As charged refers to the eligible expenses incurred by Life Assured which is subject to pro-ration, deductible, co-insurance, policy year limit, admission of ward class and other policy terms.
 - 2 Free newborn benefit applies to a newborn child(ren) from 15 days old or the date of discharge from hospital after birth, whichever is later. The benefit ends on the date the newborn is 6 months old or takes up a Medisave-approved Integrated Shield Plan, whichever is earlier. Both parents must be covered under MyShield Plan 1 or Plan 2 continuously for at least 10 months from the cover start date of their respective policies on the newborn's date of birth.
 - 3 Discounted premium rates for child(ren) refers to the Family Discount for Child(ren) which is applicable to the child up to age 20 at next birthday (ANB). Please refer to Product Summary for more details.
 - 4 Specialists Priority Service is one of the services provided under Aviva Health Privileges. With Specialists Priority Service, you can:
 - i) Arrange the first appointment with our selected panel of experienced medical specialists across various fields, to get easy and fast access to healthcare when required; and
 - ii) Pre-authorise planned inpatient treatment including day surgery recommended by the panel specialist against your MyShield and/or MyHealthPlus plan coverage (if any) to get the assurance on claim approval.
- Cashless hospitalisation is subject to the pre-authorisation approved amount and only applicable if the admission is at a participating hospital or clinic. For the list of participating specialists, hospitals, clinics and centres, refer to www.aviva.com.sg/medicalspecialists
- 5 Ward type benefits depend on the MyShield Plan type i.e. Plan 1, Plan 2 or Plan 3 to which Life Assured is entitled.
 - 6 Pre-hospital treatment refers to the eligible expenses incurred up to 90 days before admission and Post-hospital treatment refers to the eligible expenses incurred up to 180 days after discharge (for Plan 1) and 90 days after discharge (for Plan 2 and 3).
 - 7 Treatment received in the Accident and Emergency department in a hospital within 24 hours prior to the hospital admission is covered under Pre-hospital treatment benefit.
 - 8 We will pay for planned inpatient treatment or day surgery at the overseas hospital that has an approved working arrangement with a Medisave-accredited institution/referral centre in Singapore. The Life Assured must be referred through the Medisave-accredited institution/referral centre in Singapore. For details, please refer to the Product Summary and Policy Contract.
 - 9 Please refer to Policy contract for details of major outpatient treatment.
 - 10 Only for applicant who has chosen Moratorium Underwriting and provided applicant has not been declined / deferred for the insurance applications and/or do not need to pay Additional Premiums for MediShield Life and/or have declared the pre-existing condition that it has been accepted by us in writing. Please refer to Product Summary and Policy Contract for detailed terms and exclusions.
 - 11 Letter of Guarantee (LOG) covers the hospital admission deposit for up to S\$10,000. LOG will be issued to hospitals for Life Assured who is hospitalised as an inpatient at participating hospitals, provided that the estimated total bill amount exceeds the plan deductible (if applicable). Please refer to our website www.aviva.com.sg/medicalspecialists for the list of participating hospitals for LOG.

Note: LOG will cover the hospital admission deposit for up to S\$15,000 from January 2018.

- 12 Premium paid through Medisave are subject to Additional Withdrawal Limits (applicable to Singapore Citizens and Permanent Residents) and Medisave Withdrawal Limits (applicable to foreigners). Please refer to the premium tables in Product Summary or visit our website www.aviva.com.sg for details.
- 13 Co-insurance is the amount that you need to co-pay on the claimable amount after the annual deductibles have been paid. The co-insurance of MyShield is 10%, with a maximum of S\$25,500 per policy year.
- 14 Only applies if the Life Assured has crossed his first birthday and is not older than 65 years old (ANB). Please refer to Policy Contract for details.
- 15
 - i) Waiver of Pro-ration Factor benefit for outpatient kidney dialysis is applicable to MyHealthPlus Plan 2 and Plan 3 (Option A and C).
 - ii) Additional critical illness benefit for kidney failure of up to S\$3,000 per lifetime if Life Assured undergoes kidney dialysis at any subsidised centre or Restructured hospital.
 - iii) Additional critical illness benefit for kidney failure of S\$1,000 per lifetime is only applicable for MyHealthPlus Plan 1 (Option A and Option C) if Life Assured undergoes kidney dialysis at panel private dialysis centre.
- 16 Your dependant child who is covered under MyShield's Family Discount for Child(ren), is also eligible for free cover under Option A, Plan 2 of MyHealthPlus for up to 20 years old (ANB), if both parents are covered under Plan 1 or 2 of MyShield and also covered under Plan 1 or 2 of MyHealthPlus Option A or C. The child shall enjoy the same benefits as provided for under Option A, Plan 2 of the Benefits Schedule.
- 17 Deductible is the cumulative total amount of medical expenses which you have to bear in any one policy year before any benefits are payable. For MyShield, it ranges from S\$1,500 to S\$5,250. Please refer to the Product Summary and Policy Contract for details.
- 18 Your dependant child who is covered under MyShield's Family Discount for Child(ren), is also eligible for Preferred Rate for Children under Option C Plan 2 of MyHealthPlus for up to 20 years ANB, if both parents are covered under Plan 1 or 2 of MyShield and also covered under Plan 1 or 2 of MyHealthPlus Option A or C. The child shall enjoy the same benefits as provided for under Option C Plan 2 of the Benefits Schedule.
- 19 For as charged coverage up to 365 days after discharge for Panel specialist in a Private hospital, you need to:
 - i) Request for pre-authorisation at least five working days before an inpatient admission for treatment and obtain a certificate of pre-authorisation issued by us before the start of that inpatient admission; or
 - ii) Make your appointment with the Panel specialist through the appointment portal or Aviva within 90 days before an inpatient admission for the same injury or illness for which you are hospitalised. Please refer to MyHealthPlus Product Summary and Policy Contract for details.
- 20 Based on annual rates. Premium for MediShield Life excludes any government subsidies. Premium for MyShield Plan 1 (Additional Private Insurance Coverage portion) and MyHealthPlus Plan 1 (Option A), for age 31- 40 ANB, rounding off to the nearest cent.

Benefits Schedule for MyShield

Benefits Schedule in SG Dollars				
Benefit Parameters	MyShield (payout includes MediShield Life payout)			MediShield Life
	Plan 1	Plan 2	Plan 3	
Hospital ward type	Any standard ward of a Private hospital	Any standard ward of a Restructured hospital	Any 4-bed (B1) standard ward of a Restructured hospital	Any 6-bed (B2) standard ward of a Restructured hospital
Inpatient hospital treatment				
Daily room, board and medical related services ¹	As charged			S\$700 per day
Intensive care unit (ICU) ¹				S\$1,200 per day
Surgical benefit²				
Table 1 (less complex procedures)				S\$200 per surgery
Table 2				S\$480 per surgery
Table 3	As charged			S\$900 per surgery
Table 4				S\$1,150 per surgery
Table 5				S\$1,400 per surgery
Table 6				S\$1,850 per surgery
Table 7 (more complex procedures)				S\$2,000 per surgery
Surgical implants ³				S\$7,000 per treatment
Radiosurgery ⁴	As charged			S\$4,800 per procedure
Major organ transplant benefit ⁵				Covered under inpatient hospital treatment
Stem cell transplant benefit				Covered under inpatient hospital treatment
Accident inpatient dental treatment ⁶	As charged			Covered under inpatient hospital treatment
Pre-hospital treatment	As charged up to 90 days prior to admission Accident and Emergency (A&E) treatment (within 24 hours prior to admission) is covered			N.A.
Post-hospital treatment ⁷	Non-panel specialist in a Private hospital	As charged up to 90 days after discharge		N.A.
	Panel specialist ⁷ in a Private hospital	As charged up to 180 days after discharge	As charged up to 90 days after discharge	
	Restructured hospital			
	Community hospital			
Stay in a Community hospital ⁸	As charged up to 45 days per policy year			S\$350 per day
Inpatient congenital anomalies ⁹ (first diagnosed after a waiting period of 24 months)	As charged			Covered under inpatient hospital treatment
Inpatient congenital anomalies (first diagnosed within a waiting period of 24 months)	N.A.			Covered under inpatient hospital treatment
Inpatient pregnancy complications ¹⁰ (after waiting period of 10 months)	As charged			Covered under inpatient hospital treatment
Living donor organ transplant ¹¹ (after waiting period of 24 months)	S\$50,000 per lifetime	S\$30,000 per lifetime	S\$20,000 per lifetime	Covered under inpatient hospital treatment

Benefits Schedule for MyShield *(cont'd)*

Benefits Schedule in SG Dollars				
Benefit Parameters	MyShield (payout includes MediShield Life payout)			MediShield Life
	Plan 1	Plan 2	Plan 3	
Major outpatient treatment				
Outpatient kidney dialysis	As charged			SS\$1,000 per month
Outpatient erythropoietin				SS\$200 per month
Outpatient cancer treatment which includes:				
- Chemotherapy	As charged			SS\$3,000 per month
- External or superficial radiotherapy				SS\$140 per treatment
- Brachytherapy, with or without external radiotherapy				SS\$500 per treatment
- Immunotherapy				N.A.
- Stereotactic radiotherapy				SS\$1,800 per treatment
- Major organ transplant-approved Immunosuppressant drugs				SS\$200 per month
Special benefits				
Extra inpatient benefit for 5 critical illnesses – heart attack of specified severity, major cancer, stroke, end stage lung disease and end stage liver disease	SS\$150,000 per policy year	SS\$100,000 per policy year	SS\$50,000 per policy year	N.A.
Inpatient psychiatric treatment ¹² (after 10 months of continuous cover)	As charged up to 60 days per policy year	As charged up to 45 days per policy year	SS\$500 per day up to 35 days per policy year	SS\$100 per day up to 35 days per policy year
Inpatient psychiatric treatment ¹² (within 10 months of continuous cover)	SS\$500 per day up to 35 days per policy year			
Family discount for child(ren)	Yes	Yes	N.A.	N.A.
Free newborn benefit ¹³	SS\$50,000 per policy year		N.A.	N.A.
Emergency overseas treatment ¹⁴	As charged (pegged to costs of Mount Elizabeth Orchard Hospital)	As charged (pegged to costs of Singapore General Hospital)	As charged (pegged to costs of B1ward of Singapore General Hospital)	N.A.
Planned overseas treatment ¹⁴				
Preventive treatment for cancer ¹⁵	As charged			N.A.
Final Expenses Benefit ¹⁶	SS\$10,000			N.A.

Benefits Schedule for **MyShield** (cont'd)

Benefits Schedule in SG Dollars						
Benefit Parameters		MyShield (payout includes MediShield Life payout)			MediShield Life	
		Plan 1	Plan 2	Plan 3		
Pro-ration factor						
		Singapore Citizen (SC) / Singapore Permanent Resident (SPR) / Foreigner			SC	SPR
Restructured hospital	Class C ward	100%	100%	100%	100%	44%
	Class B2 ward / Subsidised short stay ward				100%	58%
	Class B2+ ward				70%	47%
	Class B1 ward				43%	38%
	Class A ward / Unsubsidised short stay ward		100%	85% ¹⁸	35%	35%
	Subsidised day surgery		100%	100%	58%	
	Unsubsidised day surgery			35%	35%	
	Subsidised major outpatient treatment			100%	67%	
	Unsubsidised major outpatient treatment		50% [*]	50% [*]		
Private hospital	Inpatient (including day surgery)	50% ¹⁷	35% ¹⁸	35%	35%	
	Major outpatient treatment			50% [*]	50% [*]	
Community hospital	Subsidised ward	100%	100%	100%	50%	
	Unsubsidised ward		85% ¹⁹	50%	50%	
Hospital outside Singapore		50% ¹⁷	35% ¹⁸	N.A.		
Annual deductible ²⁰ for Life Assured age 80 years and below next birthday						
Inpatient						
Class C ward		S\$1,500			S\$1,500	
Class B2 / B2+ ward		S\$2,000			S\$2,000	
Class B1 ward		S\$2,500				
Class A ward / Private hospital		S\$3,500			N.A.	
Hospital outside Singapore						
Subsidised short stay ward		S\$2,000			S\$1,500	
Unsubsidised short stay ward		S\$3,500				
Day surgery	S\$3,000	S\$3,000	S\$2,000			

Benefits Schedule for MyShield *(cont'd)*

Benefits Schedule in SG Dollars					
Benefit Parameters		MyShield (payout includes MediShield Life payout)			MediShield Life
		Plan 1	Plan 2	Plan 3	
Annual deductible²⁰ for Life Assured age 81 years and above next birthday					
Inpatient					
Class C ward		S\$2,250			S\$2,000
Class B2 / B2+ ward		S\$3,000			S\$3,000
Class B1 ward		S\$3,750			
Class A ward / Private hospital		S\$5,250			N.A.
Hospital outside Singapore					
Subsidised short stay ward		S\$3,000			S\$3,000
Unsubsidised short stay ward		S\$5,250			
Day surgery		S\$4,500	S\$4,500	S\$3,000	
Co-insurance					
All ward classes and day surgery claimable amount ²¹					
Inpatient (including day surgery)	S\$0 – S\$3,000	10% (applicable to claimable amount after deductible) Maximum S\$25,500 per policy year.			10%
	S\$3,001 – S\$5,000				10%
	S\$5,001 – S\$10,000				5%
	> S\$10,000				3%
Major outpatient treatment ²²					10%
Maximum Claim Limits					
Policy year limit		S\$1,000,000 ²³	S\$600,000	S\$300,000	S\$100,000
Lifetime limit		Unlimited			Unlimited
Age Limits (age next birthday)					
Last entry age		75 years old			None
Maximum cover age		Lifetime			Lifetime

- 1 Includes treatment fees, meals, prescriptions, medical consumables, doctor's attendance fees, medical examinations, laboratory tests and miscellaneous medical charges.
- 2 Classified according to their level of complexity, which increases from Table 1 to Table 7.
- 3 Includes:
 - Intravascular electrodes used for electrophysiological procedures
 - Percutaneous Transluminal Coronary Angioplasty (PTCA) Balloons
 - Intra-aortic balloons (or Balloon Catheters)
 - Intraocular lens for cataracts
- 4 Radiosurgery includes Novalis radiosurgery and Gamma Knife treatments which can be performed as an inpatient or day surgery procedure. The applicable annual deductible and pro-ration factor for radiosurgery will depend on its classification as an inpatient or day surgery procedure.
- 5 Major organ transplant benefit covers charges for transplant of cornea, kidney, heart, liver or lung and includes costs of acquiring the organ from a deceased donor. Costs and expenses of acquiring the organ from a living donor are not covered.
- 6 Treatment must be received within 14 days following the accident. Pre-hospital treatment received before and Post-hospital treatment received after accident inpatient dental treatment are not covered.
- 7 Post-hospital treatment will be covered based on the type of specialist and hospital at the date of the Life Assured's admission. The approved list of panel specialists can be found at www.aviva.com.sg
- 8 Upon referral from the attending doctor in a Restructured hospital / Private hospital for immediate admission to a Community hospital for continuous stay. The treatment in the Community hospital must arise from the same injury or illness that resulted in the Life Assured's inpatient treatment in the Restructured hospital or Private hospital.
- 9 Pre-hospital treatment received before and Post-hospital treatment received after inpatient congenital anomalies treatment are not covered.
- 10 Inpatient pregnancy complications benefit covers charges the Life Assured has to pay for the following complications in pregnancy:
 - ectopic pregnancy;
 - pre-eclampsia or eclampsia;
 - disseminated intravascular coagulation; or
 - miscarriage after 13 weeks of pregnancy which must not be due to a voluntary or malicious act.Pre-hospital treatment received before and Post-hospital treatment received after inpatient pregnancy complications treatment are not covered.
- 11 Living donor organ transplant benefit covers charges for major organ transplants of the kidney or liver where the Life Assured is a living donor. Pre-hospital treatment received before and Post-hospital treatment received after living donor organ transplant are not covered.
- 12 Pre-hospital treatment received before and Post-hospital treatment received after inpatient psychiatric treatment are not covered.
- 13 Free newborn benefit applies to a newborn child(ren) from 15 days old or the date of discharge from hospital after birth, whichever is later. The benefit ends on the date the newborn is 6 months old or takes up a Medisave-approved Integrated Shield Plan, whichever is earlier. Both parents must be covered under Plan 1 or Plan 2 continuously for at least 10 months from the cover start date of their respective policies on the newborn's date of birth.

- 14 We pay for planned overseas treatment at an overseas hospital that has an approved working arrangement with a Medisave-accredited institution/ referral centre in Singapore or emergency overseas treatment. Pre-hospital treatment received before and Post-hospital treatment received after emergency overseas treatment are not covered.
- 15 Preventive treatment for cancer covers surgery to prevent further cancer if the Life Assured already had treatment for cancer and we have paid for the treatment.
- 16 Final expenses benefit is a waiver of annual deductible and co-insurance amounts, up to the limits stated, upon death taking place during hospitalisation or within 30 days of discharge from hospitalisation and provided death takes place as a result of the cause of the hospitalisation.
- 17 Pro-ration factor is applied to reduce overseas/ higher class wards/ Private hospital bills to Singapore Restructured hospital equivalent in the claims computation of Plan 2. This is not applicable to expenses incurred for major outpatient treatment and day surgery at a Singapore Restructured hospital and for major outpatient treatment at a subsidised dialysis or cancer centre in Singapore.
- 18 Pro-ration factor is applied to reduce overseas/ higher class wards/ Private hospital bills to Singapore Restructured hospital 4-bed ward equivalent in the claims computation of Plan 3. This is not applicable to expenses incurred for major outpatient treatment and day surgery at a Singapore Restructured hospital and for major outpatient treatment at a subsidised dialysis or cancer centre in Singapore.
- 19 Pro-ration factor is applied to reduce the unsubsidised hospital charges to equivalent subsidised charges in a Community hospital.
- 20 Annual deductible is waived for major outpatient treatments.
- 21 Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ration, if needed.
- 22 Co-insurance for major outpatient treatments is 10% of a percentage of the charges incurred.
- 23 The policy year limit under Plan 1 will be adjusted to reflect a reduction of 80% of the approved claim for treatment covered under the panel specialist in a Private hospital, Restructured hospital or Community hospital.

For example: Policy year limit (before first claim): S\$1,000,000
First approved claim (treatment by panel specialist in a Private hospital): S\$100,000
20% of approved claim: S\$20,000 (20% of S\$100,000)
Adjusted claim: S\$80,000 (S\$100,000 - S\$20,000)
Reduced policy year limit (after the first claim): S\$1,000,000 - S\$80,000 = S\$920,000.

* Note: Pro-ration for unsubsidised outpatient cancer treatments will be applicable from 1 November 2016 onwards. Dialysis-related treatment and immunosuppressants will not be pro-rated.

Benefits Schedule for MyHealthPlus

Benefits Schedule in SG Dollars			
Benefit Parameters	MyHealthPlus		
	Plan 1	Plan 2	Plan 3
Hospital ward type	Any standard ward of a Private hospital	Any standard ward of a Restructured hospital	Any 4-bed (B1) standard ward of a Restructured hospital
Option A Benefits			
(a) Co-insurance benefit	As incurred under MyShield		
(b) Critical illness-related benefits			
(i) Critical illness benefit ¹	S\$10,000 per lifetime (only applies if the Life Assured has crossed his/her first birthday and is not older than 65 years old age next birthday)		
(ii) Additional critical illness benefit for kidney failure ²	S\$3,000 per lifetime (if kidney dialysis is received at any subsidised centre ³ or Restructured hospital)	S\$2,000 per lifetime (if kidney dialysis is received at any subsidised centre ³ or Restructured hospital)	
(c) Hospital-related benefits ⁴			
(i) Hospital cash benefit ⁵	S\$300 per day if admitted to any standard ward of a Restructured hospital	S\$150 per day if admitted to a 4-bed (B1) standard ward or below of a Restructured hospital	S\$100 per day if admitted to a 6-bed (B2) standard ward or below of a Restructured hospital
(ii) Ambulance fees or transport to hospital ⁶	S\$80 per injury or illness		
(iii) Accommodation charges for parent / guardian of child Life Assured ⁷	S\$80 per day up to 10 days	S\$65 per day up to 10 days	S\$50 per day up to 5 days
(iv) Post-hospital follow-up TCM treatment ⁸	S\$50 per visit up to 180 days after discharge (for inpatient admission due to an accident)		
(d) Free cover for child(ren) ⁹	Yes		N.A.
(e) Accidental cover for child benefit ¹⁰	S\$1,000 per lifetime		

Benefits Schedule for MyHealthPlus *(cont'd)*

Benefits Schedule in SG Dollars			
Benefit Parameters	MyHealthPlus		
	Plan 1	Plan 2	Plan 3
Hospital ward type	Any standard ward of a Private hospital	Any standard ward of a Restructured hospital	Any 4-bed (B1) standard ward of a Restructured hospital
(f) Advanced benefits under MyShield			
(i) Inpatient congenital anomalies (after a waiting period of 12 months)	As charged		
(ii) Post-hospital treatment ¹¹			
– Non-panel specialist in a Private hospital	As charged up to 180 days after discharge		
– Restructured hospital	As charged up to 365 days after discharge		
– Community hospital			
(iii) Stay in a Community hospital	As charged up to 60 days per policy year		
(iv) Accident inpatient dental treatment	As charged up to 31 days following the accident		
(g) Panel benefits			
(i) Waiver of pro-ration factor ¹² benefit for outpatient kidney dialysis	N.A.	As charged (waiver of pro-ration factor ¹² if kidney dialysis is received at any panel private dialysis centre ³)	
(ii) Additional critical illness benefit for kidney failure ²	S\$1,000 per lifetime (if kidney dialysis is received at any panel private dialysis centre ³)	N.A.	
(iii) Post-hospital treatment ¹¹	As charged up to 365 days after discharge (Panel specialist in a Private hospital with certificate of pre-authorisation or pre-arranged appointment)		
	As charged up to 180 days after discharge (Panel specialist in a Private hospital without certificate of pre-authorisation or pre-arranged appointment)		
Option C Benefits			
(a) All benefits under Option A according to the Life Assured's plan excluding free cover for child(ren)	Covered		
(b) Preferred rate for child(ren) ¹³	Yes	N.A.	
(c) Deductible benefit	Covered		

- 1 If the critical illness diagnosed is Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment for Coronary Artery, Other Serious Coronary Artery Disease and/or Heart Attack of Specified Severity, the critical illness benefit is payable only if diagnosis is made after a waiting period of 90 days from the cover start date or last reinstatement date, whichever is later.
- 2 Additional critical illness benefit for kidney failure will be covered based on the type of centre at which the Life Assured receives the dialysis.
- 3 The approved list of panel private kidney dialysis centres and subsidised centres can be found at www.aviva.com.sg/medicalspecialists.
- 4 As long as we make a payment for a claim under MyShield (other than MediShield Life) and/or deductible benefit of MyHealthPlus.
- 5 For admission to standard wards of Restructured hospitals lower than that of chosen plan. This benefit is not payable for day surgery, stay in a Community hospital or Private hospital or if there is no hospital stay involved.
- 6 We pay this benefit as long as the Life Assured is admitted as an inpatient within 24 hours of arrival at the hospital, for treatment of an illness or injury covered under MyShield.
- 7 Child Life Assured refers to the Life Assured who is below 19 years old at age next birthday.
- 8 TCM treatment includes the cost of consultation, acupuncture, scrapping, cupping and tui na, but not the cost of medication. The inpatient admission before the Post-hospital follow-up TCM treatment must be the result of an accident. We will not pay for any Post-hospital follow-up TCM treatment following an inpatient treatment in Community hospital.
- 9 Based on benefits under Option A Plan 2, up to 20 years old at age next birthday, provided both parents are covered under either MyShield Plan 1 or Plan 2 and covered under either MyHealthPlus Option A or Option C.
- 10 We will pay this benefit in cash if the Life Assured (below 19 years old at the time of the accident) sustains a fracture to the skull, spine, pelvis, femur or hip as a result of an accident. We will only pay this benefit once during the lifetime of the Life Assured no matter how many fractures are sustained.
- 11 Post-hospital treatment will be covered based on type of specialist and hospital at the date of the Life Assured's admission to hospital. The approved list of panel specialists can be found at www.aviva.com.sg/medicalspecialists.
- 12 Pro-ration factor is the applicable percentage shown in MyShield Benefits Schedule.
- 13 Child(ren) covered under Option C benefits will pay a preferred rate under Option C Plan 2, up to 20 years old at age next birthday, provided both parents are covered under either MyShield Plan 1 or Plan 2 and covered under either MyHealthPlus Option A or Option C.

Premium Rates for MyShield

The table below shows the breakdown of premiums for a standard life[^] under your plan type.

For Singapore Citizens / Singapore Permanent Residents

(For foreigners, please refer to www.aviva.com.sg for the premiums and Medisave Withdrawal Limits)

MyShield Plan 1				
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.				
Age Next Birthday	MediShield Life Premiums (Fully payable by Medisave*)	Additional Private Insurance Coverage		
		Premiums	Additional Withdrawal Limits	Cash Outlay
1 to 20	130.00	181.00	300.00	0
21 to 30	195.00	215.00	300.00	0
31 to 40	310.00	380.00	300.00	80.00
41 to 45	435.00	642.00	600.00	42.00
46 to 50	435.00	790.00	600.00	190.00
51 to 55	630.00	997.00	600.00	397.00
56 to 60	630.00	1,235.00	600.00	635.00
61 to 65	755.00	1,631.00	600.00	1,031.00
66 to 70	815.00	2,312.00	600.00	1,712.00
71 to 73	885.00	3,178.00	900.00	2,278.00
74 to 75	975.00	3,730.00	900.00	2,830.00
76 to 78	1,130.00	4,452.00 [#]	900.00	3,552.00
79 to 80	1,175.00	5,042.00 [#]	900.00	4,142.00
81 to 83	1,250.00	6,530.00 [#]	900.00	5,630.00
84 to 85	1,430.00	6,809.00 [#]	900.00	5,909.00
86 to 88	1,500.00	7,368.00 [#]	900.00	6,468.00
89 to 90	1,500.00	7,542.00 [#]	900.00	6,642.00
91 to 93	1,530.00	7,621.00 [#]	900.00	6,721.00
94 to 95	1,530.00	7,659.00 [#]	900.00	6,759.00
96 to 98	1,530.00	8,075.00 [#]	900.00	7,175.00
99 and above	1,530.00	8,423.00 [#]	900.00	7,523.00

[^] A standard life is a Life Assured who, at point of proposal, does not have any pre-existing conditions.

* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The Net MediShield Life Premium Payable after accounting for these is fully payable by Medisave.

[#] For renewal only.

Premium Rates for MyShield *(cont'd)*

The table below shows the breakdown of premiums for a standard life[^] under your plan type.

For Singapore Citizens / Singapore Permanent Residents

(For foreigners, please refer to www.aviva.com.sg for the premiums and Medisave Withdrawal Limits)

MyShield Plan 2				
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.				
Age Next Birthday	MediShield Life Premiums (Fully payable by Medisave*)	Additional Private Insurance Coverage		
		Premiums	Additional Withdrawal Limits	Cash Outlay
1 to 20	130.00	83.89	300.00	0
21 to 30	195.00	96.00	300.00	0
31 to 40	310.00	162.21	300.00	0
41 to 45	435.00	303.09	600.00	0
46 to 50	435.00	330.38	600.00	0
51 to 55	630.00	454.81	600.00	0
56 to 60	630.00	479.70	600.00	0
61 to 65	755.00	750.14	600.00	150.14
66 to 70	815.00	1,183.16	600.00	583.16
71 to 73	885.00	1,753.71	900.00	853.71
74 to 75	975.00	2,045.55	900.00	1,145.55
76 to 78	1,130.00	2,656.74 [#]	900.00	1,756.74
79 to 80	1,175.00	2,881.07 [#]	900.00	1,981.07
81 to 83	1,250.00	3,615.06 [#]	900.00	2,715.06
84 to 85	1,430.00	3,675.84 [#]	900.00	2,775.84
86 to 88	1,500.00	4,373.40 [#]	900.00	3,473.40
89 to 90	1,500.00	4,478.85 [#]	900.00	3,578.85
91 to 93	1,530.00	4,521.30 [#]	900.00	3,621.30
94 to 95	1,530.00	4,634.00 [#]	900.00	3,734.00
96 to 98	1,530.00	4,751.60 [#]	900.00	3,851.60
99 and above	1,530.00	4,871.30 [#]	900.00	3,971.30

[^] A standard life is a Life Assured who, at point of proposal, does not have any pre-existing conditions.

* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The Net MediShield Life Premium Payable after accounting for these is fully payable by Medisave.

[#] For renewal only.

Premium Rates for **MyShield** (cont'd)

The table below shows the breakdown of premiums for a standard life[^] under your plan type.

For Singapore Citizens / Singapore Permanent Residents

(For foreigners, please refer to www.aviva.com.sg for the premiums and Medisave Withdrawal Limits)

MyShield Plan 3				
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.				
Age Next Birthday	MediShield Life Premiums (Fully payable by Medisave*)	Additional Private Insurance Coverage		
		Premiums	Additional Withdrawal Limits	Cash Outlay
1 to 20	130.00	68.80	300.00	0
21 to 30	195.00	71.05	300.00	0
31 to 40	310.00	96.70	300.00	0
41 to 45	435.00	174.89	600.00	0
46 to 50	435.00	190.24	600.00	0
51 to 55	630.00	270.18	600.00	0
56 to 60	630.00	277.78	600.00	0
61 to 65	755.00	465.59	600.00	0
66 to 70	815.00	697.58	600.00	97.58
71 to 73	885.00	1,117.43	900.00	217.43
74 to 75	975.00	1,302.10	900.00	402.10
76 to 78	1,130.00	1,874.42 [#]	900.00	974.42
79 to 80	1,175.00	1,868.25 [#]	900.00	968.25
81 to 83	1,250.00	2,476.17 [#]	900.00	1,576.17
84 to 85	1,430.00	2,496.49 [#]	900.00	1,596.49
86 to 88	1,500.00	2,930.90 [#]	900.00	2,030.90
89 to 90	1,500.00	3,055.49 [#]	900.00	2,155.49
91 to 93	1,530.00	3,307.50 [#]	900.00	2,407.50
94 to 95	1,530.00	3,443.30 [#]	900.00	2,543.30
96 to 98	1,530.00	3,581.90 [#]	900.00	2,681.90
99 and above	1,530.00	3,723.30 [#]	900.00	2,823.30

[^] A standard life is a Life Assured who, at point of proposal, does not have any pre-existing conditions.

* Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The Net MediShield Life Premium Payable after accounting for these is fully payable by Medisave.

[#] For renewal only.

Premium Rates for MyHealthPlus

The table below shows the breakdown of premiums under your plan type.

For Singapore Citizens / Singapore Permanent Residents and Foreigners.

MyHealthPlus – Option A			
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.			
Age Next Birthday	Plan 1	Plan 2	Plan 3
1 to 20	76.00	48.00	32.00
21 to 30	124.00	51.00	38.00
31 to 40	129.00	63.00	45.00
41 to 45	131.00	111.00	90.00
46 to 50	137.00	127.00	110.00
51 to 55	183.00	170.00	145.00
56 to 60	328.00	280.00	247.00
61 to 65	575.00	522.00	465.00
66 to 70	849.00	720.00	566.00
71 to 73	867.00	786.00	610.00
74 to 75	872.00	786.00	610.00
76 to 78*	872.00	786.00	610.00
79 to 80*	872.00	786.00	610.00
81 to 83*	872.00	786.00	610.00
84 to 85*	872.00	786.00	610.00
86 to 88*	872.00	786.00	610.00
89 to 90*	912.00	786.00	610.00
91 to 93*	1,225.00	940.00	688.00
94 to 95*	1,467.00	1,187.00	786.00
96 to 98*	1,531.00	1,329.00	859.00
99 and above*	1,608.00	1,408.00	902.00

* for renewal only

Premium Rates for **MyHealthPlus** *(cont'd)*

The table below shows the breakdown of premiums under your plan type.

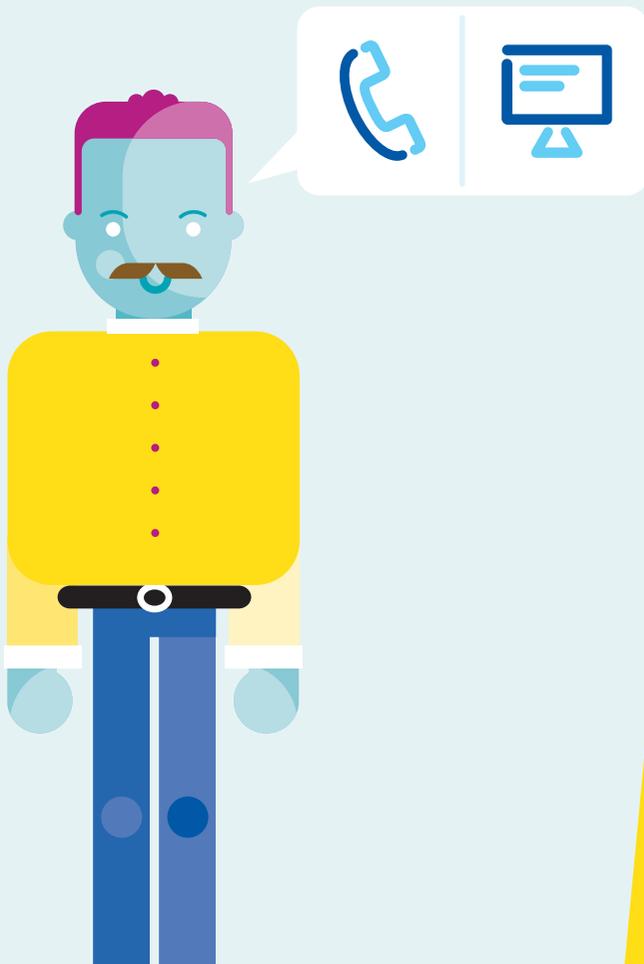
For Singapore Citizens / Singapore Permanent Residents and Foreigners.

MyHealthPlus – Option C			
Annual premium per person in SG Dollars (inclusive of 7% GST). Premium rates are non-guaranteed.			
Age Next Birthday	Plan 1	Plan 2	Plan 3
Preferred Rates for Child(ren)			
1 to 20	N.A	175.00	N.A.
1 to 20	541.00	223.00	183.00
21 to 30	583.00	258.00	204.00
31 to 40	629.00	275.00	220.00
41 to 45	715.00	365.00	282.00
46 to 50	806.00	394.00	326.00
51 to 55	926.00	447.00	363.00
56 to 60	1,245.00	599.00	470.00
61 to 65	2,145.00	974.00	791.00
66 to 70	2,848.00	1,480.00	1,201.00
71 to 73	3,040.00	1,651.00	1,352.00
74 to 75	3,099.00	1,725.00	1,352.00
76 to 78*	3,136.00	1,725.00	1,352.00
79 to 80*	3,184.00	1,725.00	1,339.00
81 to 83*	3,184.00	1,725.00	1,339.00
84 to 85*	3,210.00	1,725.00	1,339.00
86 to 88*	3,236.00	1,725.00	1,339.00
89 to 90*	3,467.00	1,725.00	1,339.00
91 to 93*	4,032.00	1,905.00	1,517.00
94 to 95*	4,928.00	2,465.00	1,963.00
96 to 98*	5,520.00	2,801.00	2,232.00
99 and up*	6,600.00	3,136.00	2,499.00

* for renewal only

Need more help?

Speak to your preferred financial adviser representative or visit www.aviva.com.sg for more details.



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Information is accurate as at 19 December 2017.

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