

RAFFLES SHIELD



Health Insurance That
Offers You More Options?

Of Course.

A MEMBER OF RAFFLES MEDICAL GROUP

RafflesHealth*i*nsurance
Your Specialist Health Insurer

Health Insurance That Fits Your Healthcare AND Financial Needs?



Of Course.

Upgrade your plan within 5 years, without underwriting.

Health Insurance That Protects Children Too?



Of Course.

In the unfortunate case of death or total permanent disability of payor, RHI will waive the additional private insurance premiums of the IP and ensure that the child's coverage continues.

Health Insurance That Complements Your Company's Benefits?



Of Course.

Choose a High Deductible Option¹ which comes with lower premiums.

Health Insurance That Offers Access To A Private Hospital At A Lower Price Tag?



Of Course.

Choose a Raffles Hospital Option that lets you enjoy treatments while paying lower private premiums.

Health Insurance That Partners With You To Manage Your Chronic Conditions?



Of Course.

RHI will partner with individuals with chronic conditions² (ie. diabetes, hypertension and high cholesterol) and healthcare advice will be provided by the Raffles Medical Group team.

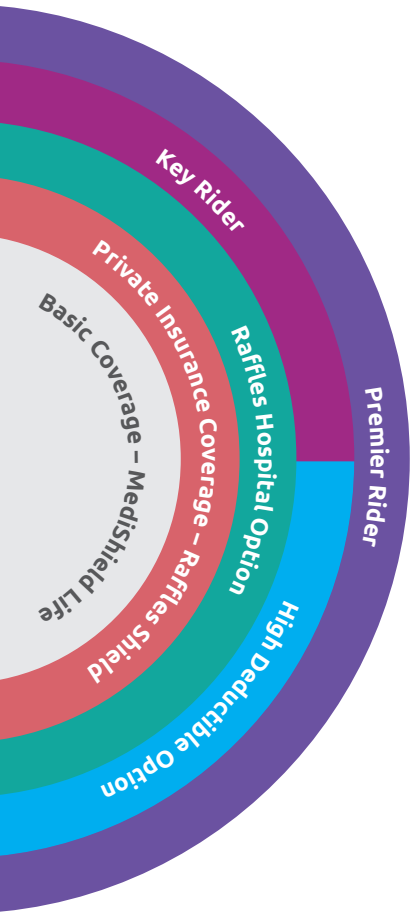
Health Insurance With A Specialist Network ?



Of Course.

Policyholders will have access to a panel of specialists across a wide range of specialties.

A Plan That Adapts
To Your Needs?
Of Course.



MediShield Life
provides basic coverage for all Singapore Citizens and Singapore Permanent Residents and is administered by the CPF Board

Raffles Shield
complements MediShield Life

Raffles Hospital Option
allows you to enjoy Raffles Hospital Treatment without paying the full Private Premiums

Key Rider
replaces your IP deductible and co-insurance with a 5% co-payment

High Deductible Option
can complement your company's benefits, resulting in no coverage overlaps and thus, even more savings

Premier Rider
provides you with greater benefits such as Immediate Family Accommodation and Post-Hospitalisation Traditional Chinese Medicine



Always There
For You?
Of Course.



Need An Appointment With Specialists?

We will assist you with specialist appointment bookings and healthcare advice.



Need Pre-Authorisation Of Treatment?

We will help you in getting the treatment authorized prior to your hospital admission to ensure a smooth claim procedure.



Need To Enroll In The Raffles Care Management Programme?

We will coordinate with the Raffles Medical Primary Care Network (PCN) to help you register in the programme and arrange your doctor's appointments.



Need Personal Assistance?

Should you have any questions with respect to your coverage, claims or appointments, we are ready to assist you.



Need More Information Regarding Healthcare?

We have access to a wealth of healthcare information which can be shared with you.

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

Overview Of Special Options

Special Options are variations to the Raffles Shield plans, and 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.

Overview Of Riders

Key Rider[#]

With the Raffles Key Rider, you can replace the deductible and co-insurance of your Raffles Shield policy with a co-payment of 5%²⁰ for every claim.

Benefits	Raffles Shield Private	Raffles Shield A	Raffles Shield B
Reduced Co-Payment	Replaces Deductible and Co-Insurance under Your Policy with a co-payment of 5% ²¹ for every claim, net of any Daily Hospital Cash payouts. Co-payment capped at \$3,000 / policy year for treatment by Panel or GRH Specialists, or pre-authorized treatments, no cap on co-payment for treatment by non-panel or non-GRH specialists.		
Daily Hospital Cash²²	GRH Class A: \$125 / day ²³ GRH Class B1: \$175 / day GRH Class B2+ / B2: \$225 / day GRH Class C: \$225 / day	GRH Class B1: \$100 / day GRH Class B2+ / B2: \$125 / day GRH Class C: \$125 / day	GRH Class B2+ / B2: \$75 / day GRH Class C: \$75 / day

[#]Key Rider is not available for Raffles Shield Plans with High Deductible Option.

Premier Rider

Enjoy the following benefits when you choose Premier Rider.

Benefits	Raffles Shield Private	Raffles Shield A	Raffles Shield B
Immediate Family Accomodation²⁴	Standard charges for an additional bed (Up to 30 days at RH & GRH, 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)	
Post-Hospitalisation Follow Up Traditional Chinese Medicine ("TCM") Treatment²⁵	\$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 Care²⁶	\$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 Accident²⁷	\$2,500 / Year	\$1,500 / Year	\$1,000 / Year
Ambulance Services	\$200 Per Hospitalisation	\$150 Per Hospitalisation	\$100 Per Hospitalisation



Premium of Raffles Shield Plans – For Singaporean / Singaporean PR

Premiums displayed do not include options and/or riders.
All premiums are inclusive of GST.

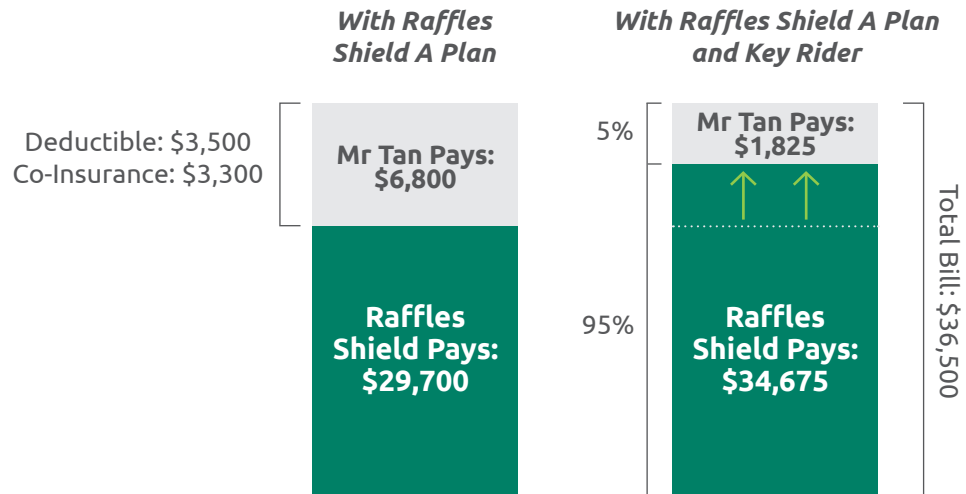
Age Next Birthday	Medishield Life Premiums (Fully Payable By Medisave ²⁸)	Additional Withdrawal Limits (\$) ²⁹
1 - 18	130	300
19 - 20	130	300
21 - 25	195	300
26 - 30	195	300
31 - 35	310	300
36 - 40	310	300
41 - 45	435	600
46 - 50	435	600
51 - 55	630	600
56 - 60	630	600
61 - 65	755	600
66 - 70	815	600
71 - 73	885	900
74 - 75 ³⁰	975	900
76 - 78	1,130	900
79 - 80	1,175	900
81 - 83	1,250	900
84 - 85	1,430	900
86 - 88	1,500	900
89 - 90	1,500	900
91 - 93	1,530	900
94 - 95	1,530	900
96 - 98	1,530	900
99 - 100	1,530	900
>100	1,530	900

Additional Private Insurance Coverage							
Raffles Shield Private		Raffles Shield A		Raffles Shield B		Raffles Shield Standard	
Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)
194	0	73	0	56	0	39	0
194	0	78	0	56	0	39	0
218	0	89	0	59	0	48	0
221	0	89	0	59	0	48	0
339	39	112	0	83	0	62	0
342	42	126	0	83	0	62	0
537	0	217	0	126	0	108	0
632	32	221	0	126	0	125	0
948	348	349	0	224	0	141	0
1,057	457	375	0	233	0	163	0
1,537	937	605	5	378	0	275	0
2,233	1,633	946	346	612	12	395	0
2,844	1,944	1,389	489	910	10	620	0
3,344	2,444	1,665	765	1,063	163	743	0
3,980	3,080	1,926	1,026	1,223	323	951	51
4,752	3,852	2,352	1,452	1,407	507	1,013	113
5,285	4,385	2,567	1,667	1,442	542	1,173	273
6,508	5,608	2,850	1,950	1,808	908	1,198	298
7,066	6,166	3,238	2,338	2,026	1,126	1,507	607
7,529	6,629	3,451	2,551	2,336	1,436	1,646	746
7,612	6,712	3,720	2,820	2,678	1,778	1,800	900
8,230	7,330	3,874	2,974	2,704	1,804	1,960	1,060
8,561	7,661	4,246	3,346	2,722	1,822	2,146	1,246
9,518	8,618	4,621	3,721	3,099	2,199	2,368	1,468
9,518	8,618	4,621	3,721	3,099	2,199	2,368	1,468

A Seamless Partnership?
Of Course.

Illustrative Case Study

Mr Tan, a 46-year old was diagnosed with Coronary Artery Disease. Doctor recommended him to undergo Coronary Angioplasty (PTCA) procedure. Mr Tan was admitted at A class ward in public hospital and his bill was \$36,500.



General Notes

- 1 However, do note that employee benefit schemes may not be portable if you change your employer.
- 2 Subjected to underwriting.
- 3 SC: Singapore Citizen; PR: Singapore Permanent Resident; FR: Foreigner. A Citizenship Factor is applicable if the Insured is a Permanent Resident.
- 4 Pro-Ration Factor is calculated based on the discharge ward.
- 5 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.
- 6 Only applies to surgical procedures listed in Table 1A to Table 7C of the "Table of Surgical Procedures" published by MOH, i.e. excluding Minor Surgical Procedures.
- 7 Includes charges for intravascular electrodes for electrophysiological procedures; percutaneous transluminal coronary angioplasty (PTCA) balloons; intra-aortic balloons (or balloon catheters).
- 8 Must follow treatment in a Government Restructured Hospital (GRH) or private Hospital, for which inpatient treatment is payable.
- 9 Only payable if the inpatient charges are payable.
- 10 Specialist on the Raffles Shield Panel of specialists. Panel Specialist must be the Attending Physician for the Inpatient Episode.
- 11 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.RafflesShield.com.sg>
- 12 The percentage of the Reasonable and Customary Expenses We will pay, as set out in Your Benefit Schedule. 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.
- 13 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.
- 14 Mastectomy must be due to breast cancer, and breast reconstruction must be done within 12 months from original mastectomy.
- 15 Period from Policy Start Date within which claims under this benefit are not payable.
- 16 Includes charges incurred for inpatient treatment due to ectopic pregnancy, pre-eclampsia or eclampsia, disseminated intravascular coagulation, miscarriage, choriocarcinoma and hydatidiform mole, or postpartum haemorrhage requiring hysterectomy.
- 17 Co-insurance refers to the amount you have to co-pay after the Deductible has been applied to the Reasonable and Customary Expenses.
- 18 Increased to 100% if plan is purchased with Raffles Hospital Option.
- 19 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.
- 20 Applied onto eligible expenses, after pro-ration and within claim limits where applicable.
- 21 Applied onto Reasonable and Customary Expenses, after Pro-Ration and within applicable limits.
- 22 Daily hospital cash is calculated based on the discharge ward. For all policyholders, the total amount we will reimburse You if the Key Rider is applicable is capped at the higher of 95% of the total bill (total charges incurred less all Benefits except Emergency Outpatient due to Accident under Premier Rider) or total bill less the Co-Payment cap listed under the Key Rider, if applicable. If Hospital Cash is applicable, we may reduce the payout for your Co-payment to meet this cap. We may also reduce the Hospital Cash to meet this cap.
- 23 For Foreigners, the daily hospital cash is capped at \$125 / day for all GRH wards.
- 24 Accommodation expenses for an immediate Family Member who shares the hospital room of the Insured during an Inpatient Episode.
- 25 Recommended in writing by the Attending Physician, and administered by a TCM Practitioner at Raffles Chinese Medicine Clinics or at a GRH.
- 26 Including home medical, home nursing and home therapy.
- 27 This Benefit is subject to Pro-Ration Factor (rates as stated in the Benefit Schedule). It is also subject to a co-payment of 5%.
- 28 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.
- 29 Refers to the cap on the Medisave deduction that Singapore Residents can make to pay for the premiums of the additional private insurance coverage component.
- 30 The last entry age is 75 years, based on the Insured's age next birthday. This does not apply to the Raffles Shield Standard Plan.

Important Notes

These insurance plans are underwritten by Raffles Health Insurance Private Limited (Reg. No. 200413569G). All insurance applications are subjected to our underwriting and acceptance.

This brochure is for reference only and is not a contract of insurance. You may refer to the exact terms and conditions, premiums, specific details and exclusions found at www.RafflesShield.com.sg or from our Raffles Health Advisors. Premium rates are not guaranteed and are expected to be adjusted from time to time, as long as we give you 30 days' notice.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are strongly recommended to speak with a qualified Raffles Health Advisor. You may arrange for an appointment with our Raffles Health Advisors simply by contacting us at our hotline or email, you can also leave your contact details on our website for us to call you back.

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 type of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit SDIC website (www.sdic.org.sg).

Information is correct as of 16 July 2018.

Visit Us at www.RafflesShield.com.sg
or Email Us at shield@RafflesHealthInsurance.com
or Call Us at +65 6286 9988

About Raffles Health Insurance

Raffles Health Insurance ("RHI") was incorporated in 2004, commenced operations on 2 January 2005 as a general insurer and converted into a life insurer in March 2006 under the purview of the Monetary Authority of Singapore. RHI is a wholly-owned subsidiary of Raffles Medical Group ("RMG") - a leading integrated healthcare service provider in Singapore.

Prior to its inauguration in October 2012, Raffles Health Insurance was known as International Medical Insurers Pte. Ltd. ("IMI").

We are a leading healthcare insurance specialist in Singapore, supported by RMG's wide network of family medicine clinics and tertiary care private hospital, Raffles Hospital, to provide fully integrated and coordinated healthcare for our policy owners and members. We strive to be the preferred healthcare partner and service provider, specialising in providing you a healthcare financing solution to cater to your healthcare needs.