

RafflesHealth*i*nsurance
Your Specialist Health Insurer



Raffles Shield

Overview

When it comes to health insurance, one size doesn't fit all. We believe in partnering you to find a solution that suits your healthcare and financial needs. Raffles Shield is a Medisave-approved Integrated Shield Plan (IP) that provides coverage for hospital and surgical expenses. The plan comprises MediShield Life, a national health insurance plan administered by the Central Provident Fund Board and an additional private insurance coverage administered by Raffles Health Insurance which enhances the basic coverage provided by MediShield Life.



Benefits at a Glance

♥ **Start with a lower plan and upgrade later without underwriting**

A guaranteed upgrade feature allows you to start with a Raffles Shield B plan and upgrade to a Raffles Shield A plan within the next 5 years, without underwriting.

♥ **Health insurance that offers an affordable Raffles Hospital option**

Want to secure a quicker admission but not prepared to pay high premiums for a private plan? Individuals who wish to have access to private hospitals for a lower price tag can choose a plan with coverage at all Government Restructured Hospitals and Raffles Hospital.

♥ **Health insurance that protects for children**

Should death or total & permanent disability strike while a mother or father is financing their child's plan, RHI will waive the additional private insurance premiums of the IP and ensure the child's coverage continues.

♥ **Health insurance that gives you flexibility to manage your coverage and premiums**

Policyholders can choose a High Deductible Option¹ which comes with lower premiums. Policyholders can choose to revert to the lower deductible any time in future without underwriting.

♥ **Health insurance with optional flexible riders to enhance one's Raffles Shield plan**

From reducing out-of-pocket expenses to additional benefits such as traditional Chinese medicine and home care, Raffles Shield's Key and Premier Riders offer policyholders additional assurance.

♥ **Health insurance that partners you to manage your chronic conditions²**

RHI will consider providing coverage to individuals with diabetes, hypertension and high cholesterol. Through the Raffles Care Management Programme we will work with policyholders towards improving their conditions.

♥ **Health insurance with a Specialist Network**

Policyholders will have access to a panel of specialists across a wide range of specialties and from all private hospitals in Singapore. We will also assist policyholders with specialist appointment bookings and healthcare advice.

Enjoy Greater Coverage Simply By Stacking What You Need

Premier Rider

Premier Rider provides you with greater benefits such as immediate family accommodation and Traditional Chinese Medicine.

Key Rider

Key Rider replaces your IP deductible and co-insurance with a 5% co-payment. Co-payment is capped at \$3,000 for pre-authorised treatments.

Raffles Hospital Option

High Deductible Option

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

High Deductible Option gives you flexibility in managing your coverage and premiums.

Raffles Shield

Raffles Shield complements MediShield Life coverage with additional private insurance coverage administered by RHI.

MediShield Life

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

Our Raffles Health Advisor

We understand the importance of being there for you when you need us. It is our goal to make the claim process as seamless as possible. That's why we have a team of Raffles Health Advisors, who are ready to assist you and reduce your hassle.

- **Search for a doctor**

You can go online or call our helpline and our Raffles Health Advisors will help you find a specialist on our panel and make an appointment with the doctor of your choice within 24 hours.

- **Obtain pre-authorisation of treatment**

If you choose to seek treatment from a non-panel doctor, our Raffles Health Advisors will help you in getting the treatment authorised prior to your hospital admission to ensure a smooth claim procedure.

- **Facilitate the enrollment of the Raffles Care Management Programme**

If you are required to enroll into the Raffles Care Management Programme, our Raffles Health Advisors will coordinate with the Raffles Medical Primary Care Network (PCN) to help you register in the programme and arrange your doctor's appointments.

- **Answer questions about your plan**

Should you have any questions with respect to your coverage, our Raffles Health Advisors are ready to assist you.

- **Provide you with health and medical related information**

As part of the Raffles Medical Group, our Raffles Health Advisors have access to a wealth of healthcare information which can be shared with you.

Schedule of Benefits for Raffles Shield Plans

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
Inpatient Treatment				
Daily Room & Board and Medical-related Services ³	As Charged	As Charged	As Charged	\$1,700 / day
Intensive Care Unit (ICU) and Medical-related Services				\$2,900 / day
Surgical Benefits ⁴				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 ⁵				\$9,800 / admission
Gamma Knife and Novalis Radiosurgery				\$9,600 / procedure
Community Hospital ⁶				As Charged (up to 45 days per hospitalisation)
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)
Accidental Inpatient Dental Treatment	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
Outpatient Treatment				
Kidney Dialysis	As Charged	As Charged	As Charged	\$1,700 / day
Radiotherapy (i) External or Superficial (ii) Brachytherapy				\$2,900 / day
Chemotherapy				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
Immunotherapy				\$9,800 / admission
Stereotactic Radiotherapy				\$9,600 / procedure
Immunosuppressants for Organ Transplant	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
Erythropoietin	\$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)
Additional Benefits				
Pre-Hospitalisation Treatment ⁷	As Charged (up to 180 days for treatment by Panel ⁸ 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

Schedule of Benefits for Raffles Shield Plans (Cont'd)

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
Post-Hospitalisation Treatment ⁷	As Charged (up to 365 days for treatment by Panel or GRH ⁸ , 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
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
Major Organ Transplant	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment
Stem Cell Transplant	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment
Living Donor Organ Transplant (Insured as the Living Donor donating an organ)	\$60,000 / transplant (24 months Waiting Period ¹⁰ 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
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
Pregnancy Complications Benefit ¹¹	As Charged (10 months Waiting Period)	As Charged (10 months Waiting Period)	As Charged (10 months Waiting Period)	Covered under Inpatient Hospital Treatment
Breast Reconstruction after Mastectomy ¹²	As Charged	As Charged	As Charged	Not Covered

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)					
	Raffles Shield Private	Raffles Shield A	Raffles Shield B		Raffles Shield Standard	
Emergency Overseas Medical Treatment	As Charged (limited to Panel charges and subject to Pro-Ration Factor ¹³)	As Charged (limited to Singapore GRH Ward A charges)	As Charged (limited to Singapore GRH Ward B1 charges)		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 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	
Waiver of Premium for Insured ¹⁴	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	
Other Policy Features						
Pro-Ration Factors ¹⁵						
Citizenship Status ¹⁶	SC / PR / FR	SC / PR	SC	PR	SC	PR
Public Hospitals						
Class A	100%	100%	80%	80%	80%	80%
Class B1	100%	100%	100%	90%	100%	90%
Class B2+ / B2 / C	100%	100%	100%	90%	100%	100%
Day Surgery / Short Stay Ward / Outpatient Treatment (Subsidised / Non-subsidised)	100%	100%	100%	100%	100%	100%
Raffles Hospital						
1-2 bedded ward / 4-10 bedded ward / Short Stay Ward	100%	70% ¹⁷	60%	60%	50%	50%
Day Surgery / Outpatient Treatment	100%	70% ¹⁷	60%	60%	65%	65%

Schedule of Benefits for Raffles Shield Plans (Cont'd)

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)					
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard		
Private Hospitals (except Raffles Hospital)						
1-2 bedded ward / 4-10 bedded ward / Short Stay Ward	100%	60%	50%	50%	50%	50%
Day Surgery / Outpatient Treatment	100%	60%	50%	50%	65%	65%
Community Hospitals						
Private	100%	60%	50%	50%	50%	50%
Class A	100%	100%	80%	80%	80%	80%
Class B1	100%	100%	100%	90%	100%	90%
Class B2+ / B / C	100%	100%	100%	90%	100%	100%
Deductibles (age 80 years and below at next birthday) (\$) ¹⁸						
Citizenship Status	SC / PR / FR	SC / PR	SC / PR	SC / PR		
Public Hospitals						
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		
Private Hospitals						
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		

Community Hospitals				
Private	3,500	3,500	3,500	2,500
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
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
Public Hospitals				
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	3,000
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
Private Hospitals				
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+ / B2	3,000	3,000	3,000	3,000
Class C	2,250	2,250	2,250	2,000
Co-Insurance ¹⁹	10%	10%	10%	10%
Policy Year Limit	Panel - \$1,500,000 Non-Panel - \$600,000	\$600,000	\$300,000	\$150,000
Lifetime Limit	Unlimited	Unlimited	Unlimited	Unlimited
Final Expense Benefit	\$5,000	\$4,000	\$3,000	N.A.

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-authorised treatments, no cap on co-payment for treatment by non-panel or non-GRH specialists		
Daily Hospital Cash ²²	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

With the Raffles Premier Rider, you can enjoy the following benefits, depending on your Raffles Shield plan:

Benefits	Raffles Shield Private	Raffles Shield A	Raffles Shield B
Immediate Family Accommodation ²⁴	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)	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 ²⁵	\$6,000 / year (up to 180 days, TCM clinics at RH or GRH only)	\$5,000 / year (up to 180 days, TCM clinics at RH or GRH only)	\$3,000 / year (up to 180 days, TCM clinics at RH or GRH only)
Post-Hospitalisation Home Care ²⁶	\$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 ²⁷	\$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	Raffles Shield Private Plan	
			Premiums (\$)	Cash Outlay (\$)
1-18	130	300	194	0
19-20	130	300	194	0
21-25	195	300	218	0
26-30	195	300	221	0
31-35	310	300	339	39
36-40	310	300	342	42
41-45	435	600	537	0
46-50	435	600	632	32
51-55	630	600	948	348
56-60	630	600	1,057	457
61-65	755	600	1,537	937
66-70	815	600	2,233	1,633
71-73	885	900	2,844	1,944
74-75 ³⁰	975	900	3,344	2,444
76-78	1,130	900	3,980	3,080
79-80	1,175	900	4,752	3,852
81-83	1,250	900	5,285	4,385
84-85	1,430	900	6,508	5,608
86-88	1,500	900	7,066	6,166
89-90	1,500	900	7,529	6,629
91-93	1,530	900	7,612	6,712
94-95	1,530	900	8,230	7,330
96-98	1,530	900	8,561	7,661
99-100	1,530	900	9,518	8,618
>100	1,530	900	9,518	8,618

Additional Private Insurance Coverage

Raffles Shield A Plan		Raffles Shield B Plan		Raffles Shield Standard Plan	
Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)	Premiums (\$)	Cash Outlay (\$)
73	0	56	0	39	0
78	0	56	0	39	0
89	0	59	0	48	0
89	0	59	0	48	0
112	0	83	0	62	0
126	0	83	0	62	0
217	0	126	0	108	0
221	0	126	0	125	0
349	0	224	0	141	0
375	0	233	0	163	0
605	5	378	0	275	0
946	346	612	12	395	0
1,389	489	910	10	620	0
1,665	765	1,063	163	743	0
1,926	1,026	1,223	323	951	51
2,352	1,452	1,407	507	1,013	113
2,567	1,667	1,442	542	1,173	273
2,850	1,950	1,808	908	1,198	298
3,238	2,338	2,026	1,126	1,507	607
3,451	2,551	2,336	1,436	1,646	746
3,720	2,820	2,678	1,778	1,800	900
3,874	2,974	2,704	1,804	1,960	1,060
4,246	3,346	2,722	1,822	2,146	1,246
4,621	3,721	3,099	2,199	2,368	1,468
4,621	3,721	3,099	2,199	2,368	1,468

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.

Contact Us

Hotline: 6286 9988

Monday – Friday: 8,30am - 8,30pm

Closed on Saturday, Sunday & Public Holidays

Email: shield@raffleshealthinsurance.com

General Notes

¹ However, do note that employee benefit schemes may not be portable if you change your employer.

² Subjected to underwriting.

³ 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.

⁴ 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.

⁵ Includes charges for intravascular electrodes for electrophysiological procedures; percutaneous transluminal coronary angioplasty (PTCA) balloons; intra-aortic balloons (or balloon catheters).

⁶ Must follow treatment in a Government Restructured Hospital (GRH) or private Hospital, for which inpatient treatment is payable.

⁷ Only payable if the inpatient charges are payable.

⁸ Specialist on the Raffles Shield Panel of specialists. Panel Specialist must be the Attending Physician for the Inpatient Episode.

⁹ 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>

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

¹¹ 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.

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

¹³ The percentage of the Reasonable and Customary Expenses We will pay, as set out in Your Benefit Schedule. We will apply the Pro-ratio Factor if the Insured is admitted to a ward or Hospital that is higher than his or her ward entitlement.

¹⁴ 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.

¹⁵ Pro-Ration Factor is calculated based on the discharge ward.

¹⁶ SC: Singapore Citizen; PR: Singapore Permanent Resident; FR: Foreigner. A Citizenship Factor is applicable if the Insured is a Permanent Resident.

¹⁷ Increased to 100% if plan is purchased with Raffles Option

¹⁸ 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.

¹⁹ Co-insurance refers to the amount you have to co-pay after the Deductible has been applied to the Reasonable and Customary Expenses.

²⁰ Applied onto eligible expenses, after pro-ratio 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, the payout for Reduced Co-payment to meet this cap, or 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.raffleshealthinsurance.com/rafflesshield 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.