



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 ?**



For starters, you'll need 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.



Increasingly, more people are also travelling abroad to seek better treatment for certain serious health conditions. In this case, expenses for air travel and accommodation for the patient and a companion will need to be factored on top of treatment and hospitalisation costs.

Because medical costs **are mounting,**

another important consideration when getting hospital insurance is having the right coverage amount. That way, you and your family won't be financially burdened by huge medical bills.

Here are examples of large claims paid by Aviva between 2013 to 2017 that show how hospital and medical bills can rack up.

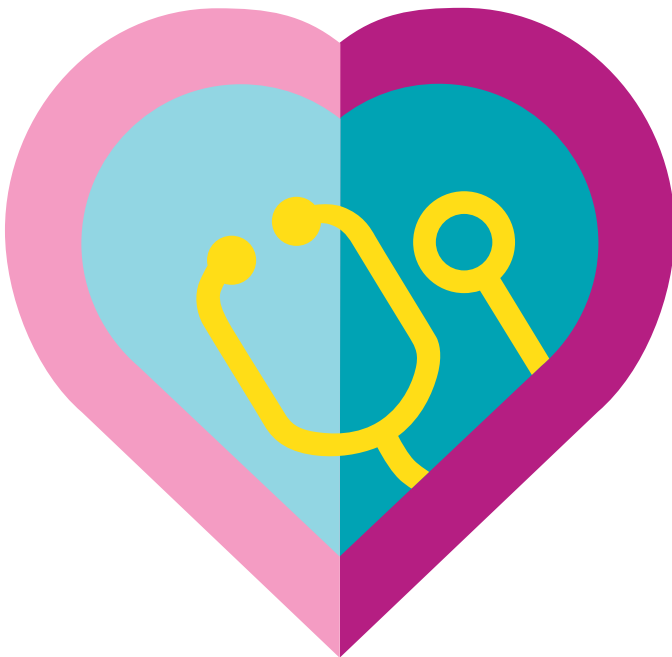
Illness	Age	Hospital Type	Length of Stay	Amount Incurred	Amount Paid by Aviva
Acute lymphoblastic leukaemia	46	Private	81 days	S\$688,569	S\$688,569
Hypertension, Heart Failure & Breast Cancer	38	Private	41 days	S\$487,131	S\$471,527
Chronic Kidney Disease, Acute Myocardial Infarction & Intracranial Injury	55	Private	147 days	S\$478,910	S\$459,626

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 hospitalisation and medical coverage.

You can choose the plan type depending on the coverage you prefer in your hospitalisation plan.

You have 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>

What's more...

As a **MyShield / MyHealthPlus** policyholder, you get to enjoy **Aviva Health Privileges**.

1. Specialists Priority Service²

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

Specialists Priority Service²

 200+ Specialists	 Appointment within 3 working days	 Just visit www.aviva.com.sg/medicalspecialists or call 6664 0246 to make an appointment
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2. Cashless hospitalisation²

Upon consultation with one of our panel medical specialists, you can enjoy cashless hospitalisation and greater assurance about claim acceptance through pre-authorised admission.

3. Higher policy coverage and benefits

Higher policy year limit of S\$1,250,000 for **MyShield Plan 1** and extended post-hospitalisation treatment for up to 365 days for **MyHealthPlus Plan 1, 2** and **3**, plus more benefits.

4. Global treatment³

MyHealthPlus Plan 1 customers have the option to seek treatment at overseas hospitals under our panel with medical expenses³ covered for six covered illnesses and medical procedures, **plus all-paid travel and accommodation for you and your companion.**



Key Benefits of MyShield

Choose the ward type and policy year limit

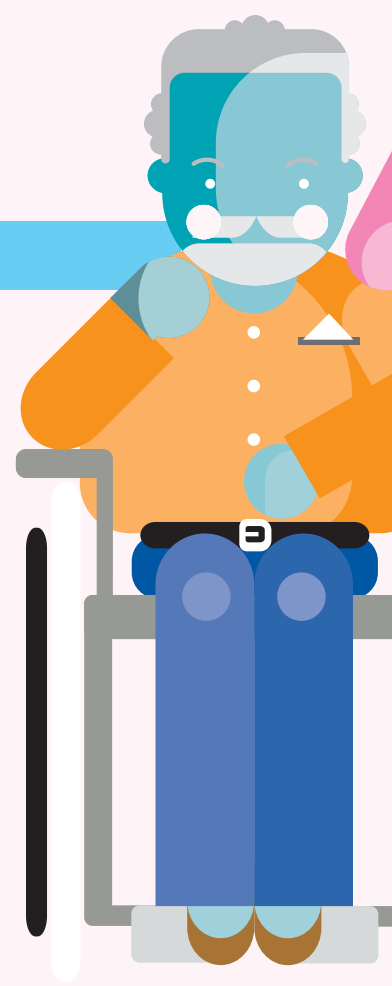
- ✓ As charged¹ coverage for hospital stays in a Private ward, Class A (1 bed) and B1 (4 bed) wards in public and private hospitals depending on the chosen plan type
- ✓ Up to S\$1,250,000 policy year limit for **MyShield Plan 1** if you get a certificate of pre-authorisation or pre-arranged appointment via Aviva's panel of medical specialists

Pre- and Post-hospitalisation coverage

- ✓ Coverage for Pre-hospital treatment⁴ up to 90 days
- ✓ Coverage for Post-hospital treatment⁴ up to 180 days for all plan types at restructured and community hospitals. For private hospitals, you need to get a certificate of pre-authorisation or pre-arranged appointment via Aviva's panel of medical specialists
- ✓ Treatment received in the Accident and Emergency department within 24 hours prior to your hospital admission

Inpatient and Outpatient treatments covered

- ✓ Planned⁵ and Emergency overseas inpatient treatment
- ✓ Major outpatient treatments⁶ including chemotherapy and kidney dialysis
- ✓ Extra inpatient benefit for 5 critical illnesses – heart attack of specified severity, major cancer⁷, stroke, end-stage lung disease and end-stage liver disease



Inpatient and Outpatient treatments covered

- ✓ Inpatient and outpatient Proton Beam Therapy treatment⁸
- ✓ Preventive treatment for cancer⁹

Newborn and children benefits

- ✓ Free cover of up to S\$50,000 for newborns¹⁰ up to 6 months old
- ✓ Discounted premium rates for children¹¹ (up to age 20 at next birthday) if both parents are covered under MyShield Plan 1 or Plan 2



✳ Your yearly renewable coverage is guaranteed for lifetime as long as your policy is in-force

✳ Covers hospital admission deposit of up to S\$15,000 through Letter of Guarantee (LOG)¹² at 20 hospitals including private hospitals

✳ **Annual deductibles and co-insurance apply.**

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-II

- ▶ **Co-insurance benefit** – covers 50% of the co-insurance amount incurred under MyShield. Maximum co-insurance¹³ payable by policyholder is S\$3,000 per policy year
- ▶ **Extended Post-hospital treatment¹⁴** – As charged up to 365 days after discharge for treatment at a private hospital via Aviva's panel of medical specialists with a certificate of pre-authorisation or pre-arranged appointment, or at a restructured hospital or community hospital.
- ▶ **Lump Sum payout** of S\$10,000 per lifetime if diagnosed with any of the listed Critical Illnesses¹⁵ and an additional lump sum payout of up to S\$3,000 per lifetime for kidney dialysis as a result of kidney failure¹⁶
- ▶ **Free cover for child(ren)¹⁷**
- ▶ **Covers ambulance fees or transport fares to the hospital**
- ▶ **Ward downgrade benefit¹⁸** – For treatment at restructured hospitals, we cover 50% of MyShield annual deductible after policyholder pays MyHealthPlus annual deductible.

Please note: Ward downgrade benefit is not applicable for day surgery, or admission as an inpatient in a community hospital or private hospital.



- ▶ **Get treatment overseas and medical expenses³ covered with all-paid travel and accommodation for you and your companion.**

You have the option to seek treatment overseas (Global treatment³) for six covered illnesses and medical procedures

- > cancer treatment
- > coronary artery by-pass surgery
- > heart valve replacement or repair
- > inter-cranial and specific spinal cord surgery
- > live-donor organ transplant
- > bone marrow transplant

Key benefits:

- **Additional policy year limit:** S\$1,250,000 per policy year and S\$2,500,000 per lifetime for treatment at overseas hospitals under our panel, with certificate of pre-authorisation. This additional limit is on top of the MyShield policy year limit
- **Hospitalisation and medical expenses³ covered**
- **Travel and accommodation expenses covered** for you and your companion
- **Daily cash payout** of S\$125 for daily expenses incurred abroad per overnight stay at hospital, for up to 60 days
- MyShield **annual deductible** and MyShield **co-insurance** apply¹⁹
- Applicable only for **planned / non-emergency treatments**.

How to opt for Global Treatment



Call **6664 0246** to apply for global treatment and complete the application form



We will review the case. Once your case is accepted...



...**Medical concierge service** will get in touch with you to finalise the hospital and location of your treatment and to complete further documentation



Medical concierge service will send the certificate of pre-authorisation and details on travel and accommodation arrangements

Key Benefits of MyHealthPlus

Option C-II: (Option A-II* + More)

Option A-II*



Deductible benefit

Covers MyShield annual deductible after policyholder pays MyHealthPlus annual deductible.



Preferred rate²⁰ for child(ren) cover

***You will enjoy all the benefits of Option A-II except free cover for child(ren) and ward downgrade benefit.**

For complete details of MyShield and MyHealthPlus, please refer to the Benefits Schedule on Page 13 to 22.

For details on the Terms and Conditions, please refer to the Policy Contract.

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.

Darren is a 39-year-old sales manager who's diagnosed with colon cancer during a routine check-up and is immediately advised to undergo surgery as well as chemotherapy.

Darren spends 27 days in a 1-bed ward at a private hospital. The cost of his hospitalisation and all related treatment comes to S\$250,000.

Depending on the hospitalisation plan Darren opted for, here's the expenses coverage he would receive...

Admission	Panel specialist in a Private Hospital (with certificate of pre-authorisation or pre-arranged appointment)		
	MyShield Plan 1 (S\$)	MyShield Plan 1 and MyHealthPlus Plan 1 Option A-II (S\$)	MyShield Plan 1 and MyHealthPlus Plan 1 Option C-II (S\$)
Inpatient hospital treatment Incurred Amount: S\$250,000	250,000	250,000	250,000
Less: MyShield Deductible	3,500	3,500	3,500
Less: 10% MyShield Co-insurance (10% of S\$246,500)	24,650	24,650	24,650
MyShield pays	221,850	221,850	221,850
Deductible Benefit pays (Incurred Amount: S\$3,500)	-	-	2,500* (S\$1,000 MyHealthPlus Deductible applies)
Co-insurance Benefit pays (Incurred Amount: S\$24,650)	-	21,650^ (Maximum Co-insurance payable by customer is capped at S\$3,000 per policy year)	21,650^ (Maximum Co-insurance payable by customer is capped at S\$3,000 per policy year)
MyHealthPlus pays	-	21,650	24,150
Total payout by Aviva (including MediShield Life payout, if applicable)	221,850	243,500	246,000
Darren pays	28,150	6,500	4,000

* MyHealthPlus Deductible Benefit = MyShield Deductible less MyHealthPlus Deductible

^ With the maximum co-insurance benefit under MyHealthPlus Option A-II and C-II, the co-insurance amount payable by the customer is capped at S\$3,000 per policy year if the life assured was admitted **in a Private Hospital by a panel specialist (with certificate of pre-authorisation or pre-arranged appointment) or at a restructured hospital**. Otherwise, the co-insurance benefit would only pay S\$12,325 (50% of S\$24,650).

For MyShield Plan 1 and MyHealthPlus Plan 1 Option A-II or C-II
Darren has an option to go to an overseas hospital under our panel for his surgery as colon cancer is one of the six covered illnesses and medical procedures covered under **MyHealthPlus Global Treatment³** benefit.

1. As charged refers to the eligible expenses incurred by the Life Assured which is subject to pro-ration, deductible, co-insurance, policy year limit, admission of ward class and other policy terms.
2. 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-authorised 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 only applicable to admission at a participating hospital or clinic, and is subject to the pre-authorisation approved amount, co-insurance and deductibles. For the list of participating specialists, hospitals, clinics and centres, refer to www.aviva.com.sg/medicalspecialists.

3. Global treatment is available for six covered illnesses and medical procedures:
 - cancer treatment
 - coronary artery by-pass surgery
 - heart valve replacement or repair
 - inter-cranial and specific spinal cord surgery
 - live-donor organ transplant
 - bone marrow transplant

Medical expenses are subject to co-insurance and deductibles. For complete details, please refer to the product summary and policy contract.

4. 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, Plan 2 and Plan 3 at restructured / community hospitals. For private hospitals, you'll need to get the certificate of pre-authorisation or pre-arranged appointment via Aviva's panel of medical specialists.
5. 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. For details, please refer to the Product Summary and Policy Contract.
6. Please refer to the policy contract for details of major outpatient treatment.
7. Proton Beam therapy is excluded from this benefit
8. Proton Beam Therapy benefit applies to Proton Beam Therapy treatment received as an inpatient, outpatient or day surgery procedure.
9. 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.
10. Free newborn benefit applies to a newborn child(ren) from 15 days old or their age on 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.
11. 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.
12. Letter of Guarantee (LOG) covers the hospital deposit for up to S\$15,000. 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.

13. The maximum co-insurance is accumulated across panel specialist in a private hospital (with certificate of pre-authorisation or pre-arranged appointment), panel private dialysis centre, subsidised centre for kidney dialysis, panel overseas hospital, restructured hospital and community hospital and does not include the co-insurance accumulated under panel specialist in a private hospital (without certificate of pre-authorisation or pre-arranged appointment).
14. Post-hospital treatment will be covered based on the type of specialist and hospital at the date of the life assured's admission to hospital. The approved list of panel specialist can be found at www.aviva.com.sg
15. Only applies if the Life Assured has crossed his first birthday and is not older than 65 years old (ANB). 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. Please refer to Policy Contract for details.
16. Additional critical illness benefit for kidney failure will be covered based on the type of centre or hospital at which the life assured receives the dialysis.
17. Your dependant child who is covered under MyShield's family discount for child(ren) is also eligible for free cover under Option A-II, Plan 2 of MyHealthPlus for up to 20 years ANB, if both parents are covered under Plan 1 or 2 of MyShield as well as Plan 1 or 2 of MyHealthPlus Option A-II or C-II. The child shall enjoy the same benefits as provided for under Option A-II, Plan 2 of the Benefits Schedule.
18. Ward Downgrade Benefit:
If the life assured is an inpatient at a Singapore restructured hospital, we pay this benefit as shown in the benefits schedule as long as:
 - the admission as an inpatient is recommended by a doctor as necessary medical treatment; and
 - the life assured stays in the following wards lower than his/her chosen plan:
 - o For plan 1, any standard ward of a restructured hospital;
 - o For plan 2, a 4 bed (B1) standard ward or below of a restructured hospital; or
 - o For plan 3, a 6-bed (B2) standard ward or below of a restructured hospital.

We do not pay the ward downgrade benefit for day surgery, admission as an inpatient in a community hospital, admission as an inpatient in a private hospital, or if there is no hospital stay involved.
19. For deductibles and co-insurance, please refer to the Product Summary and Policy Contract for details.
20. 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-II 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-II or C-II. The child shall enjoy the same benefits as provided for under Option C-II Plan 2 of the Benefits Schedule.

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)	As charged			S\$200 per surgery
Table 2				S\$480 per surgery
Table 3				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	As charged			S\$7,000 per treatment
Radiosurgery ^{4,5}				S\$4,800 per procedure
Major organ transplant benefit ⁶				Covered under inpatient hospital treatment
Stem cell transplant benefit				Covered under inpatient hospital treatment
Accident inpatient dental treatment ⁷	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 ⁸	As charged up to 90 days after discharge			
Extended Post-hospital treatment ⁸	As charged up to 180 days after discharge (Panel specialist ⁹ in a private hospital (with certificate of pre-authorisation or pre-arranged appointment), restructured hospital or community hospital)			N.A.
Stay in a Community hospital ⁹	As charged up to 45 days per policy year			S\$350 per day
Inpatient congenital anomalies ¹⁰ (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 ¹¹ (after a waiting period of 10 months)	As charged			Covered under inpatient hospital treatment
Living donor organ transplant ¹² (after a 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			S\$1,000 per month
Outpatient erythropoietin				S\$200 per month
Outpatient cancer treatment which includes:				
- Chemotherapy	As charged			S\$3,000 per month
- External or superficial radiotherapy				S\$140 per treatment
- Brachytherapy, with or without external radiotherapy				S\$500 per treatment
- Immunotherapy				N.A.
- Stereotactic radiotherapy ⁵				S\$1,800 per treatment
Major organ transplant-approved Immunosuppressant drugs				S\$200 per month
Special benefits				
Extra inpatient benefit for 5 critical illnesses – heart attack of specified severity, major cancer ³ , stroke, end stage lung disease and end stage liver disease	S\$150,000 per policy year	S\$100,000 per policy year	S\$50,000 per policy year	N.A.
Inpatient psychiatric treatment ¹³ (after 10 months of continuous cover)	As charged up to 60 days per policy year	As charged up to 45 days per policy year	S\$500 per day up to 35 days per policy year	S\$100 per day up to 35 days per policy year
Inpatient psychiatric treatment ¹³ (within 10 months of continuous cover)	S\$500 per day up to 35 days per policy year			
Family discount for child(ren)	Yes	Yes	N.A.	N.A.
Free newborn benefit ¹⁴	S\$50,000 per policy year		N.A.	N.A.
Emergency overseas treatment ¹⁵	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 B1 ward of Singapore General Hospital)	N.A.
Planned overseas treatment ¹⁵	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 B1 ward of Singapore General Hospital)	N.A.
Inpatient and outpatient Proton Beam Therapy treatment ¹⁶	S\$25,000 per policy year	S\$15,000 per policy year	S\$10,000 per policy year	N.A.
Preventive treatment for cancer ¹⁷	As charged			N.A.
Final Expenses Benefit ¹⁸	S\$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			85% ²⁰	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)	100%	50% ¹⁹	35% ²⁰	35%	35%
	Major outpatient treatment				50%*	50%*
Community hospital	Subsidised ward	100%	100%	100%	100%	50%
	Unsubsidised ward				85% ²¹	50%
Hospital outside Singapore			50% ¹⁹	35% ²⁰	N.A.	
MyShield annual deductible ²² 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 <small>(payout includes MediShield Life payout)</small>			MediShield Life
	Plan 1	Plan 2	Plan 3	
MyShield annual deductible²² 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 ²³				
Inpatient <small>(including day surgery)</small>	S\$0 – S\$5,000	10% <small>(applicable to claimable amount after MyShield deductible)</small>		10%
	S\$5,001 – S\$10,000			5%
	> S\$10,000			3%
Major outpatient treatment ²⁴	Maximum S\$25,500 per policy year.			10%
Maximum Claim Limits				
Policy year limit	S\$1,000,000 <small>(S\$1,250,000²⁵ for panel specialist in a private hospital (with certificate of pre-authorisation or pre-arranged appointment), restructured hospital or community hospital)</small>	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 MyShield annual deductible and pro-ration factor for radiosurgery will depend on its classification as an inpatient or day surgery procedure.
- 5 Proton Beam Therapy is excluded from this benefit.
- 6 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.
- 7 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.
- 8 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.
- 9 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.
- 10 Pre-hospital treatment received before and post-hospital treatment received after inpatient congenital anomalies treatment are not covered.
- 11 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.
- 12 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.
- 13 Pre-hospital treatment received before and post-hospital treatment received after inpatient psychiatric treatment are not covered.
- 14 Free new-born benefit applies to a new-born 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 new-born 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 new-born's date of birth.

- 15 Planned overseas treatment applies to 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 is not covered.
- 16 Proton Beam Therapy benefit applies to Proton Beam Therapy treatment received as an inpatient, outpatient or day surgery procedure.
- 17 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.
- 18 Final expenses benefit is a waiver of MyShield 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.
- 19 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.
- 20 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.
- 21 Pro-ration factor is applied to reduce the unsubsidised hospital charges to equivalent subsidised charges in a community hospital.
- 22 MyShield annual deductible is waived for major outpatient treatments.
- 23 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.
- 24 Co-insurance for major outpatient treatments is 10% of a percentage of the charges incurred.
- 25 The policy year limit of S\$1,250,000 is based on 100% of the approved claim and is equivalent to the policy year limit of S\$1,000,000 when adjusted based on 80% of the approved claim. It assumes that all treatments are covered under the panel specialist in a private hospital (with certificate of pre-authorisation or pre-arranged appointment), restructured hospital or community hospital.

For example: Policy year limit: S\$1,000,000
 Approved claim (treatment by panel specialist in a private hospital with certificate of pre-authorisation or pre-arranged appointment): S\$100,000
 80% of approved claim: S\$80,000 (80% of S\$100,000)
 Reduced policy year limit (after claim): S\$1,000,000 - S\$80,000 = S\$920,000.

*Note: Pro-ration for unsubsidised outpatient cancer treatments will be applicable from 1 Nov 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-II Benefits			
(a) Co-insurance benefit	Covers 50% of MyShield co-insurance		
(b) Maximum co-insurance (payable by policyholder)	S\$3,000 per policy year ¹ (Panel specialist in a private hospital (with certificate of pre-authorisation or pre-arranged appointment), restructured hospital, community hospital, subsidised centre for kidney dialysis, panel private dialysis centres or panel overseas hospital))		
(c) Critical illness-related benefits			
(i) Critical illness benefit ²	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 ³ if kidney dialysis is received at:			
Panel private dialysis centre ⁴	S\$1,000 per lifetime	N.A.	
Restructured hospital	S\$3,000 per lifetime	S\$2,000 per lifetime	
Subsidised centre ⁴			
(d) Hospital-related benefits⁵			
(i) Ward downgrade benefit	Covers 50% of MyShield annual deductible after policyholder pays MyHealthPlus annual deductible		
(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)		
(e) Free cover for child(ren) ⁹	Yes		N.A.
(f) 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
(g) Advanced benefits under MyShield			
(i) Inpatient congenital anomalies (after a waiting period of 12 months)	As charged		
(ii) Post-hospital treatment ¹¹	As charged up to 180 days after discharge		
Extended Post-hospital treatment ¹¹	As charged up to 365 days after discharge (Panel specialist ¹¹ in a private hospital (with certificate of pre-authorization or pre-arranged appointment), restructured hospital or 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		
(v) Waiver of pro-ration factor ¹² benefit for outpatient kidney dialysis	N.A.	As charged (if kidney dialysis is received at a panel private dialysis centre ³)	
(h) Global treatment for six covered illnesses and medical procedures ¹³ : – cancer treatment – coronary artery by-pass surgery – heart valve replacement or repair – inter-cranial and specific spinal cord surgery – live-donor organ transplant – bone marrow transplant	S\$1,250,000 per policy year and S\$2,500,000 per lifetime (Panel overseas hospital with certificate of pre-authorization) MyShield annual deductible and MyShield co-insurance applies	N.A.	
Option C-II Benefits			
(a) All benefits under Option A-II according to the Life Assured's plan excluding free cover for child(ren) and ward downgrade benefit	Covered		
(b) Preferred rate for child(ren) ¹⁴	Yes	N.A.	
(c) Deductible benefit	Covers MyShield annual deductible after policyholder pays MyHealthPlus annual deductible		

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
MyHealthPlus annual deductible			
Inpatient			
Class C ward		S\$120	
Class B2 / B2+ ward		S\$150	
Class B1 ward		S\$200	
Class A ward		S\$300	
Subsidised short stay ward		S\$150	
Unsubsidised short stay ward		S\$300	
Hospital outside Singapore		S\$2,000	
Non-panel specialist in a private hospital		S\$2,000	
Panel specialist in a private hospital / panel overseas hospital		S\$1,000 (with certificate of pre-authorisation or pre-arranged appointment)	
Panel specialist in a private hospital		S\$2,000 (<i>without</i> certificate of pre-authorisation or pre-arranged appointment)	
Day Surgery	Restructured hospital/ Community hospital		S\$250
	Hospital outside Singapore		S\$1,000
	Non-panel specialist in a private hospital		S\$1,000
	Panel specialist in a private hospital /panel overseas hospital		S\$500 (with certificate of pre-authorisation or pre-arranged appointment)
	Panel specialist in a private hospital		S\$1,000 (<i>without</i> certificate of pre-authorisation or pre-arranged appointment)

- 1 The maximum co-insurance is accumulated across panel specialist in a private hospital (with certificate of pre-authorisation or pre-arranged appointment), panel private dialysis centre, subsidised centre for kidney dialysis, panel overseas hospital, restructured hospital and community hospital and does not include the co-insurance accumulated under panel specialist in a private hospital (without certificate of pre-authorisation or pre-arranged appointment).
- 2 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.
- 3 Additional critical illness benefit for kidney failure will be covered based on the type of centre or hospital at which the life assured receives the dialysis.
- 4 The approved list of panel private kidney dialysis centres and subsidised centres can be found at www.aviva.com.sg.
- 5 As long as we make a payment for a claim under MyShield (other than MediShield Life) and/or deductible benefit of MyHealthPlus.
- 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-II 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 or Option A-II or Option C-II, whichever is applicable.
- 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 the 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.
- 12 Pro-ration factor is the applicable percentage as shown in MyShield benefits schedule.
- 13 Details on this benefit and treatment arrangements can be found at www.aviva.com.sg.
- 14 Child(ren) covered under Option C-II benefits will pay a preferred rate under Option C-II 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 or Option A-II or Option C-II, whichever is applicable.

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	192.00	300.00	0
21 to 30	195.00	232.00	300.00	0
31 to 40	310.00	409.00	300.00	109.00
41 to 45	435.00	714.00	600.00	114.00
46 to 50	435.00	924.00	600.00	324.00
51 to 55	630.00	1,166.00	600.00	566.00
56 to 60	630.00	1,483.00	600.00	883.00
61 to 65	755.00	1,957.00	600.00	1,357.00
66 to 70	815.00	2,774.00	600.00	2,174.00
71 to 73	885.00	3,750.00	900.00	2,850.00
74 to 75	975.00	4,401.00	900.00	3,501.00
76 to 78	1,130.00	4,897.00 [#]	900.00	3,997.00
79 to 80	1,175.00	5,546.00 [#]	900.00	4,646.00
81 to 83	1,250.00	6,530.00 [#]	900.00	5,630.00
84 to 85	1,430.00	7,149.00 [#]	900.00	6,249.00
86 to 88	1,500.00	7,736.00 [#]	900.00	6,836.00
89 to 90	1,500.00	7,995.00 [#]	900.00	7,095.00
91 to 93	1,530.00	8,231.00 [#]	900.00	7,331.00
94 to 95	1,530.00	8,425.00 [#]	900.00	7,525.00
96 to 98	1,530.00	8,721.00 [#]	900.00	7,821.00
99 and above	1,530.00	9,097.00 [#]	900.00	8,197.00

[^] 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	86.00	300.00	0
21 to 30	195.00	99.00	300.00	0
31 to 40	310.00	168.00	300.00	0
41 to 45	435.00	312.00	600.00	0
46 to 50	435.00	340.00	600.00	0
51 to 55	630.00	468.00	600.00	0
56 to 60	630.00	494.00	600.00	0
61 to 65	755.00	773.00	600.00	173.00
66 to 70	815.00	1,219.00	600.00	619.00
71 to 73	885.00	1,806.00	900.00	906.00
74 to 75	975.00	2,107.00	900.00	1,207.00
76 to 78	1,130.00	2,736.00 [#]	900.00	1,836.00
79 to 80	1,175.00	2,968.00 [#]	900.00	2,068.00
81 to 83	1,250.00	3,724.00 [#]	900.00	2,824.00
84 to 85	1,430.00	3,786.00 [#]	900.00	2,886.00
86 to 88	1,500.00	4,505.00 [#]	900.00	3,605.00
89 to 90	1,500.00	4,614.00 [#]	900.00	3,714.00
91 to 93	1,530.00	4,657.00 [#]	900.00	3,757.00
94 to 95	1,530.00	4,773.00 [#]	900.00	3,873.00
96 to 98	1,530.00	4,894.00 [#]	900.00	3,994.00
99 and above	1,530.00	5,018.00 [#]	900.00	4,118.00

[^] 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 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	70.00	300.00	0
21 to 30	195.00	73.00	300.00	0
31 to 40	310.00	100.00	300.00	0
41 to 45	435.00	180.00	600.00	0
46 to 50	435.00	196.00	600.00	0
51 to 55	630.00	278.00	600.00	0
56 to 60	630.00	286.00	600.00	0
61 to 65	755.00	480.00	600.00	0
66 to 70	815.00	719.00	600.00	119.00
71 to 73	885.00	1,151.00	900.00	251.00
74 to 75	975.00	1,341.00	900.00	441.00
76 to 78	1,130.00	1,912.00 [#]	900.00	1,012.00
79 to 80	1,175.00	1,924.00 [#]	900.00	1,024.00
81 to 83	1,250.00	2,550.00 [#]	900.00	1,650.00
84 to 85	1,430.00	2,571.00 [#]	900.00	1,671.00
86 to 88	1,500.00	3,020.00 [#]	900.00	2,120.00
89 to 90	1,500.00	3,147.00 [#]	900.00	2,247.00
91 to 93	1,530.00	3,407.00 [#]	900.00	2,507.00
94 to 95	1,530.00	3,547.00 [#]	900.00	2,647.00
96 to 98	1,530.00	3,689.00 [#]	900.00	2,789.00
99 and above	1,530.00	3,835.00 [#]	900.00	2,935.00

[^] 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 MyHealthPlus

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

For Singapore Citizens / Singapore Permanent Residents and Foreigners.

MyHealthPlus – Option A-II			
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	84.00	46.00	31.00
21 to 30	136.00	48.00	37.00
31 to 40	155.00	61.00	43.00
41 to 45	164.00	108.00	86.00
46 to 50	179.00	123.00	106.00
51 to 55	254.00	165.00	139.00
56 to 60	410.00	275.00	236.00
61 to 65	661.00	491.00	428.00
66 to 70	891.00	670.00	521.00
71 to 73	972.00	739.00	586.00
74 to 75	1,004.00	747.00	598.00
76 to 78*	1,021.00	770.00	598.00
79 to 80*	1,055.00	786.00	610.00
81 to 83*	1,073.00	802.00	628.00
84 to 85*	1,090.00	810.00	641.00
86 to 88*	1,108.00	825.00	653.00
89 to 90*	1,177.00	848.00	659.00
91 to 93*	1,274.00	959.00	688.00
94 to 95*	1,511.00	1,186.00	786.00
96 to 98*	1,685.00	1,329.00	859.00
99 and above*	1,946.00	1,422.00	919.00

* for renewal only

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

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

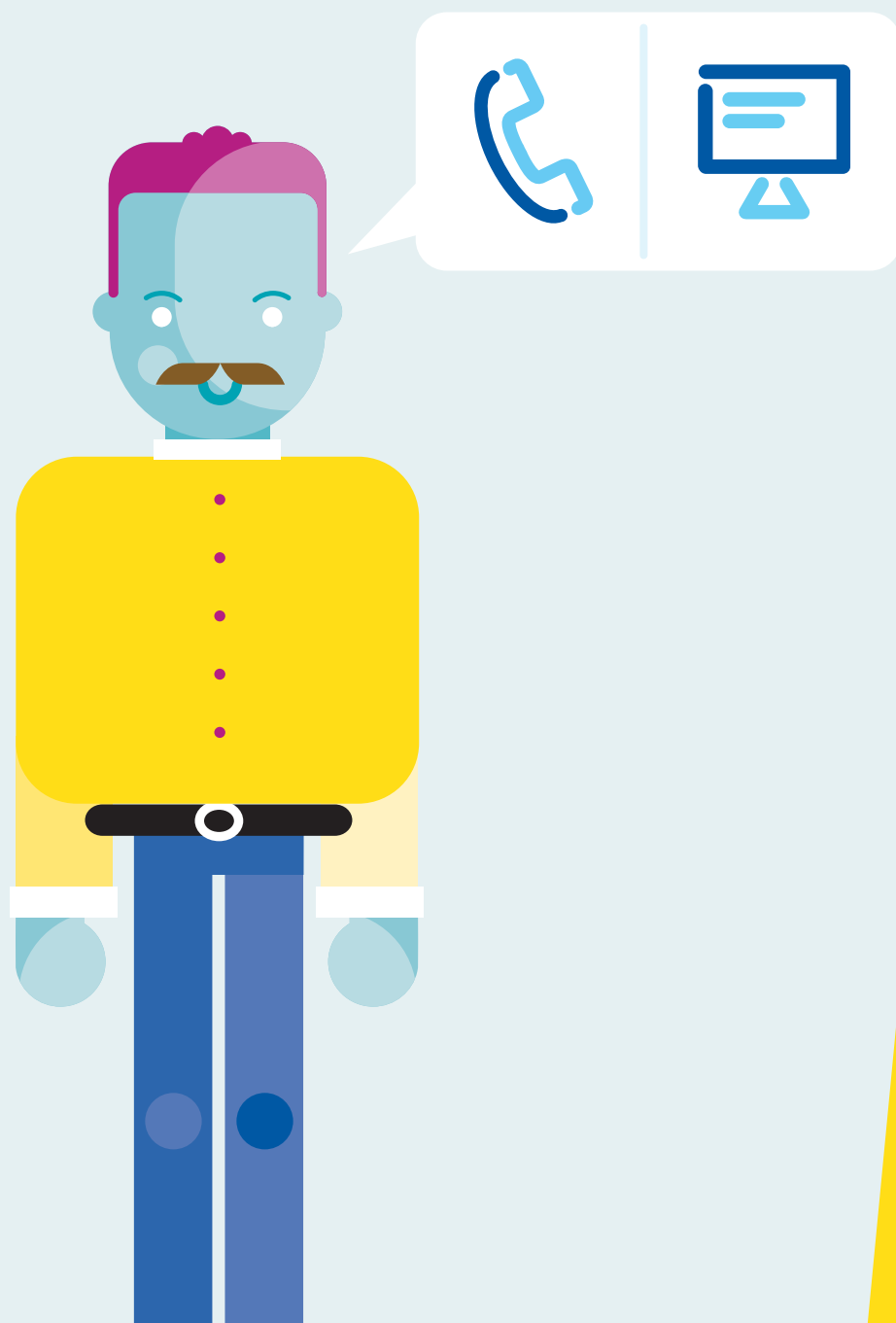
For Singapore Citizens / Singapore Permanent Residents and Foreigners.

MyHealthPlus – Option C-II			
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	168.00	N.A.
1 to 20	730.00	214.00	176.00
21 to 30	787.00	248.00	196.00
31 to 40	912.00	264.00	211.00
41 to 45	1,044.00	350.00	271.00
46 to 50	1,185.00	382.00	313.00
51 to 55	1,370.00	434.00	348.00
56 to 60	1,868.00	581.00	450.00
61 to 65	2,574.00	925.00	728.00
66 to 70	3,104.00	1,376.00	1,105.00
71 to 73	3,344.00	1,585.00	1,297.00
74 to 75	3,440.00	1,725.00	1,325.00
76 to 78*	3,481.00	1,751.00	1,338.00
79 to 80*	3,534.00	1,768.00	1,366.00
81 to 83*	3,725.00	1,785.00	1,393.00
84 to 85*	3,852.00	1,819.00	1,406.00
86 to 88*	3,980.00	1,846.00	1,433.00
89 to 90*	4,195.00	1,872.00	1,447.00
91 to 93*	4,476.00	2,038.00	1,623.00
94 to 95*	4,928.00	2,365.00	1,884.00
96 to 98*	5,299.00	2,689.00	2,143.00
99 and up*	5,808.00	2,885.00	2,299.00

* 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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Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract. Information is correct as at December 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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Aviva Ltd

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 9933

Website: www.aviva.com.sg

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