

**PRESTIGE HEALTHCARE**

# Premium protection for your healthcare needs



**MSIG**

Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

# Prestige Healthcare

*Protecting your lifestyle the way you want it.*

We know your needs are different today as it is tomorrow. Prestige Healthcare insurance is uniquely designed to meet your personal healthcare goals. Because you deserve the best, we take care of the finer details and protect what truly matters to you. Live life lighter with Prestige Healthcare, the comprehensive premium healthcare protection with high cover limits that pays your inpatient bills from the first dollar\* onwards!

## Key Benefits



More than S\$3 million\* coverage for inpatient and outpatient treatments, cancer treatments, organ transplant, casualty ward accident services and more



Direct settlement of expenses with the hospital or service providers



Automatic activation of increased cover for Hospital & Related Services when outside of your country of residence from S\$1 million to S\$2 million\*



Up to S\$1 million\* for Overseas Emergency Medical Evacuation and Repatriation



Outpatient General Practitioner and Specialist consultations and treatment\*



Optional Maternity benefit for ante-natal, childbirth and post-natal treatments available under the Platinum or Deluxe Plans

## Call us today

To find out how Prestige Healthcare Insurance works to protect you, your family and your employees.

## Your Loved Ones Deserve The Best

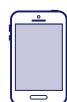
Your spouse and child(ren) matter and you want them well covered too. Protect them along with you under the Family^^ cover and enjoy a 5%^^ discount off premium for 3 or more persons. That's priceless peace of mind for the entire family wherever you are.

## Protect Your Key Staff

Cover your key pillars at work with this comprehensive hospitalisation plan. Select any of the 3 plans that fits your employee benefit needs.

## Leave The Rest To Us

Specially for Prestige Healthcare customers, we will take care of the paperwork on payment to the hospital with our direct settlement service so you or your loved ones can get on with recovery quickly.



**Call 6827 7602**

(Monday to Friday 8.45am - 5.30pm)  
or call your usual insurance advisor



**service@sg.msig-asia.com**

\* Subject to sub-limits and deductibles on certain benefits.

\*\* Discount on basic annual premium, excluding maternity benefit annual premium.

\* Cover and limits are based on Platinum Plan.

\*\* Family refers to the Insured, his or her spouse and their unmarried child(ren).





Currency: Singapore dollars

OVERALL MAXIMUM ANNUAL LIMIT PER INSURED PERSON PER PERIOD OF INSURANCE SUBJECT TO THE SUB-LIMITS AS STATED BELOW	Platinum Plan	Deluxe Plan	Elite Plan
	\$3,000,000	\$1,500,000	\$900,000
<b>1) HOSPITAL AND RELATED SERVICES</b>			
Inpatient Hospital Treatment and Services including accommodation up to the cost of a standard class single-bed air-conditioned room			
Adult's Hospital Accommodation Adult staying with an insured child patient of not more than 18 years old			
Doctor's/Surgeon's/Anaesthetist's or Physiotherapist fees and Specialist consultations and visits			
Intensive Care Unit			
Cancer Treatment (inpatient and outpatient)			
Kidney Dialysis (inpatient and outpatient)			
Organ Transplantation The operation costs for kidney, heart, liver, lung or bone marrow transplants, excluding costs incurred by a donor or acquisition costs of organs			
Day Care Surgery			
Inpatient Psychiatric Treatment The medically necessary Psychiatric Treatment up to a maximum of 30 days commencing after 24 consecutive months from the commencement of cover of the Insured Person, or the date of reinstatement of his/her cover by the Company, whichever is later	Up to \$1,000,000	Up to \$500,000	Up to \$300,000
Home Nursing Care Up to a maximum of 26 weeks following discharge from Hospital			
Casualty Ward Accident Services Medical treatment as an outpatient at a Hospital or Clinic for a covered Injury following an Accident which an Insured Person had obtained medical attention within 24 hours of the Accident. Includes follow up treatment up to 30 days from the date of the Accident			
Casualty Ward Emergency Services Medical emergency arising from a covered Illness as an outpatient at a Hospital. A deductible of \$100 per claim or course of treatment is applicable			
Accident Dental Cover Dental treatment required to restore or replace sound natural teeth lost or damaged in an Accident within 14 days following such an Accident			
Local Ambulance Services Pays for ambulance transport to local Hospital provided the Insured Person is warded as an inpatient for treatment of a covered Injury or Illness			
Outpatient Alternative Treatment Treatment by a Physiotherapist, Registered Chiropractor, Registered Chinese Physician and/or Acupuncturist for a covered Injury or Illness	Up to \$2,000	Up to \$1,000	Up to \$750
Artificial Limbs Pays for costs associated with fitting an artificial body part prescribed by the treating Doctor as medically necessary	Up to \$1,500	Up to \$1,000	Up to \$500
Mobility Aids Pays for costs of purchasing or renting of mobility aids prescribed by the treating Doctor as medically necessary	Up to \$500	Up to \$400	Up to \$300
Pre-Hospital Specialist Consultation and Diagnostic Services	Within 180 days of hospital admission	Within 120 days of hospital admission	Within 120 days of hospital admission
Post-Hospital Follow Up Treatment	Up to 180 days after discharge	Up to 120 days after discharge	Up to 120 days after discharge
<b>2) INCREASED INTERNATIONAL COVER</b> Automatic increase of Hospital and Related Services cover when outside an Insured Person's Usual Country of Residence and Home Country	From \$1,000,000 Up to \$2,000,000	From \$500,000 Up to \$1,000,000	From \$300,000 Up to \$600,000
<b>3) OVERSEAS EMERGENCY MEDICAL EVACUATION AND REPATRIATION, REPATRIATION OR LOCAL BURIAL OF MORTAL REMAINS OR LOCAL CREMATION^^</b>	Up to \$1,000,000	Up to \$500,000	Up to \$300,000
<b>4) COMPASSIONATE GRANT</b> (We will pay the benefit amount in the event the Insured Person dies from a covered Injury or Illness as a registered Inpatient during the treatment for such Illness at the Hospital or within 90 days after discharge from the Hospital, in the Insured Person's Usual Country of Residence)	\$8,000	\$5,000	\$3,000
<b>ADDITIONAL BENEFITS* (PER INSURED PERSON PER PERIOD OF INSURANCE)</b>			
<b>A) EMERGENCY MEDICAL ADVICE AND TRAVEL ASSISTANCE</b> • Emergency Medical Advice and Assistance • International Travel Assistance Services	Provided	Provided	Provided
<b>B) COMPASSIONATE TRAVEL</b> Cost of an economy class return airfare from the Usual Country of Residence of an Insured Person to attend the funeral of a close family member	Covered	Covered	Not Covered
<b>C) MISCARRIAGE (or ABORTION) DUE TO ACCIDENT</b>	\$5,000	\$4,000	\$3,000
<b>D) OUTPATIENT SERVICES</b> • General Practitioner and Specialist consultations with prescribed treatment • Diagnostic services and prescription drugs	Up to \$25,000 subject to deductible of \$100 per claim or course of treatment	Not Covered	Not Covered
<b>OPTIONAL MATERNITY BENEFIT*</b> Ante-natal, childbirth and post-natal treatment for the mother. Applicable to pregnancies which begin at least 365 days from the date of commencement of cover under this benefit.			
Normal Delivery	Up to \$6,000	Up to \$6,000	Not Applicable
Complicated Delivery as defined in the policy	Up to \$15,000	Up to \$15,000	Not Applicable

notes

\* The Additional Benefits and Maternity Benefit are not subject to the Overall Maximum Annual Limit.

^^ Applies outside an Insured Person's Usual Country of Residence and Home Country.

# Annual Premiums

## Annual Premiums

Currency: Singapore dollars Including GST

Age last birthday	PLATINUM PLAN		DELUXE PLAN		ELITE PLAN	
Age Band	Male	Female	Male	Female	Male	Female
15 days - 17 years	\$1,012	\$1,035	\$734	\$831	\$636	\$680
18 - 29	\$1,364	\$1,199	\$971	\$983	\$831	\$842
30 - 34	\$1,386	\$1,640	\$1,080	\$1,220	\$1,015	\$1,025
35 - 39	\$1,540	\$2,123	\$1,101	\$1,350	\$1,036	\$1,123
40 - 44	\$1,914	\$2,597	\$1,230	\$1,371	\$1,188	\$1,306
45 - 49	\$2,156	\$3,080	\$1,619	\$1,652	\$1,447	\$1,457
50 - 54	\$2,784	\$3,323	\$1,910	\$1,943	\$1,749	\$1,770
55 - 59	\$3,785	\$3,983	\$2,516	\$2,591	\$2,321	\$2,256
60 - 64	\$5,302	\$5,071	\$3,450	\$3,049	\$3,342	\$2,823
Renewals Only						
65	\$6,437	\$5,445	\$4,218	\$3,558	\$3,850	\$3,233
66	\$6,758	\$5,721	\$4,435	\$3,742	\$4,045	\$3,396
67	\$7,066	\$5,974	\$4,629	\$3,904	\$4,218	\$3,547
68	\$7,386	\$6,250	\$4,845	\$4,088	\$4,391	\$3,710
69	\$7,573	\$6,415	\$4,975	\$4,185	\$4,499	\$3,806
70	\$8,356	\$7,187	\$6,165	\$5,300	\$5,570	\$4,813
71	\$8,764	\$7,540	\$6,468	\$5,548	\$5,841	\$5,062
72	\$9,171	\$7,893	\$6,770	\$5,819	\$6,111	\$5,300
73	\$9,579	\$8,246	\$7,073	\$6,456	\$6,381	\$5,527
74	\$9,833	\$8,466	\$7,257	\$6,630	\$6,554	\$5,667
75	\$10,847	\$9,348	\$8,371	\$7,636	\$7,549	\$6,532
76	\$11,376	\$9,800	\$8,771	\$8,004	\$7,928	\$6,857
77	\$11,917	\$10,252	\$9,194	\$8,371	\$8,295	\$7,181
78	\$12,435	\$10,726	\$9,604	\$8,761	\$8,663	\$7,495
79	\$12,754	\$11,002	\$9,853	\$8,988	\$8,890	\$7,700

## Optional Benefit - Maternity Benefit

Additional Annual Premium

Applicable to Female Insured Person on Platinum and Deluxe Plans

Age Last Birthday	Platinum Plan	Deluxe Plan	Elite Plan
21-39	\$1,580	\$1,580	N.A
40-45	\$2,400	\$2,400	N.A



## 1. Who is eligible for this insurance?

Persons aged between 18 years and below 65 years old with his or her Usual Country of Residence in Singapore are eligible to apply for the insurance.

A child aged at least 15 days following his/her normal healthy birth and not more than 18 years may be insured provided one of the parents is insured at the same time and their Usual Country of Residence is Singapore.

## 2. What is the covered limit for inpatient and outpatient treatment?

The covered limit for each of the inpatient and outpatient benefit varies and is subject to an Overall Maximum Annual Limit for each Insured Person depending on the Plan selected. Please refer to the Summary of Benefits in the Product Benefits attachment for the applicable limits.

The Overall Maximum Annual Limit is not applicable to the following benefits:

- Emergency Medical Advice and Travel Assistance
- Compassionate Travel
- Miscarriage (or Abortion) due to Accident
- Outpatient Services

A separate limit applies to the Maternity Benefit if this optional cover is purchased.

## 3. I plan to seek medical treatment for my illness overseas. Will this be covered?

The Insured Person shall obtain medical treatment in his/her Usual Country of Residence except for emergency treatment which require immediate attention, in respect of an Accident or acute Illness occurring during business or holiday travel of not exceeding 90 days each trip.

Elective treatment is not covered.

## 4. Does the Maternity Benefit cover complications during pregnancy or miscarriage?

The Maternity Benefit is an optional cover insuring the cost of ante-natal, childbirth and post-natal treatment for the mother including complications during pregnancy and Complicated Delivery as defined in the policy.

Miscarriage or treatment cost for the termination of pregnancy due to medical grounds is also covered under the Maternity Benefit.

## 5. Will I be able to obtain cover if I have a pre-existing medical condition which is not serious?

The policy does not cover any pre-existing medical conditions. All applications are subject to underwriting assessment and terms and conditions agreed by us before cover can be effected.

## 6. What is a Deductible? Are any of the benefits subject to Deductible?

A deductible is the amount an Insured Person must contribute towards the cost of each claim or course of treatment.

A Deductible of \$100 applies to the following benefits:

- i) Casualty Ward Emergency Services
- ii) Outpatient Services (Applicable to Platinum Plan only)

## 7. Please explain what is the Annual Aggregate Deductible.

This is a voluntary option and refers to the accumulative total amount of covered medical expenses (including covered claims resulting from Day Care Surgery) incurred by an Insured Person during any one Period of Insurance and borne by the Insured. In return for selection of this option, the Insured shall enjoy a percent discount off the premium rates. Please contact MSIG for the discount details.

This option is not available to the Optional Maternity Benefit.

## 8. What are the entry and renewal age limits?

The latest entry age for an adult enrolment is 64 years old (age last birthday) and renewability is up to age 79.

The entry age for a child is 15 days from his/her normal healthy birth and is renewable up to age 18 or 21 years old if in full time formal education.

## 9. Is there any waiting period?

Waiting Period applies to the following benefits:

- i) Hospitalisation for treatment of any illness - 30 days
- ii) Inpatient Psychiatric Treatment - 24 months
- iii) Optional Maternity Benefit - applicable to pregnancies which begin at least 365 days from the commencement of the insurance or the date of reinstatement of cover, whichever is later.

There is no waiting period for hospitalisation due to accidents.

## 10. Are the annual premiums fixed? Will a change in my occupation affect the annual premium?

The premium is age banded and increases as an Insured Person enters the next higher age band. The premium may also vary at renewal to reflect changes in risk or claim profile of the Insured Person and adjustments for medical inflation.

The nature of occupation of an Insured Person is one of the underwriting factors for continuation of the insurance. Please inform us if you have a change of occupation for re-assessment of the coverage terms and conditions.

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 types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact MSIG or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This brochure is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Prestige Healthcare Insurance Policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd. You should seek advice from a qualified advisor if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Certain Personal Accident benefit payable is subject to the occurrence of an Accident. You should consider carefully if you are intending to switch personal accident policies, as this might be detrimental to your current and/or future needs.

## ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions. It was named Asia's Most Transformative Insurer (2019) by the IDC Financial Insights and The Digital Insurer of the Year (2018) by The Asset, an independent financial research publication in Asia.

MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 19 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to [msig.com.sg](http://msig.com.sg) for current information and ratings.

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