

# CriticalCare Plus



## Secure your road to recovery with reliable protection.

Your focus should be on healing, not on financial concerns. Our critical illness insurance is designed to lift the burden of medical expenses, offering a lump sum payment for proactive heart care, early-stage treatments, and diagnosis of major illnesses. With CriticalCare Plus, you can channel your energy into your recovery journey, secure in the knowledge that we've got you covered.

### Coverage Highlights

- **Basic benefits**  
Up to \$100,000 total payout for major illnesses such as cancer, heart attack, stroke, Parkinson's disease and Alzheimer's disease/severe dementia.
- **Early-stage care**  
50% payout when diagnosed with early-stage cancer such as carcinoma-in-situ, early prostate cancer, early thyroid cancer and more.
- **Proactive heart care**  
10% payout for Angioplasty & other invasive treatment for Coronary Artery.
- **Automatic renewal**  
Stay protected even after the payout of early-stage and proactive heart care benefits.
- **Affordable and flexible premium**  
Premium starts from 20 cents per day\* with monthly and annual payment options.
- **Immediate policy issuance**  
Fast and straight-through online application with just 3 health declarations. No medical examination is required.

\* Based on Primary plan, male/female, age 29, non-smoker

### Eligibility

Adult aged between 18 to 60 years old and residing in Singapore. Coverage will continue until insured reaches 65 years old at the end of the policy year.

## How does the cover work?

Rex recognizes the need for critical illness coverage while young and healthy to ensure long-term financial security. He enrolls in CriticalCare Plus at age 30, and here are four scenarios that demonstrate how the policy works.



Rex, age 30, non-smoker, purchased a **CriticalCare Plus Platinum plan**



Sum Insured:  
**\$100,000**

## How CriticalCare Plus provides financial relief to Rex

### Scenario 1



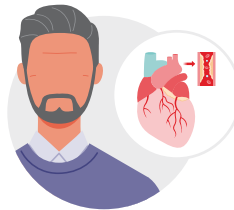
Rex discovers he has **early-stage thyroid cancer**.

Age 45



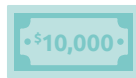
We pay:  
**\$50,000**  
(50% of sum insured)

Rex continues his cover with regular premium payment.



Rex has **coronary artery disease and undergoes balloon angioplasty**.

Age 50



We pay:  
**\$10,000**  
(10% of sum insured)

Rex continues his cover with regular premium payment.



Rex is diagnosed with **Parkinson's disease**.

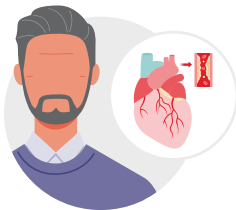
Age 60



We pay:  
**\$40,000**  
(remaining 40% of sum insured)

*(Policy terminates upon full payment of benefit)*

### Scenario 2



Rex has **coronary artery disease and undergoes balloon angioplasty**.

Age 50



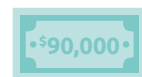
We pay:  
**\$10,000**  
(10% of sum insured)

Rex continues his cover with regular premium payment.



Rex **suffers a stroke**.

Age 60



We pay:  
**\$90,000**  
(90% of sum insured)

*(Policy terminates upon full payment of benefit)*

### Scenario 3



Rex has **early-stage prostate cancer**.

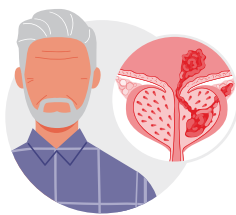
Age 45



We pay: **\$50,000**  
(50% of sum insured)

Age 46

Rex continues his cover with regular premium payment.



Rex has a **relapse and is diagnosed with major prostate cancer**.

Age 60



We pay: **\$50,000**  
(50% of sum insured)

*(Policy terminates upon full payment of benefit)*

### Scenario 4



Rex suffers a **heart attack**.

Age 60



We pay: **\$100,000**  
(100% of sum insured)

*(Policy terminates upon full payment of benefit)*

## Benefits

Benefit Description	Plan	Sum Insured
<b>Basic Benefit</b> 1. Major Cancer 2. Heart Attack of Specified Severity 3. Stroke with Permanent Neurological Deficit 4. Idiopathic Parkinson's Disease 5. Alzheimer's Disease / Severe Dementia	<b>Primary</b>	\$30,000
	<b>Silver</b>	\$50,000
	<b>Gold</b>	\$75,000
	<b>Platinum</b>	\$100,000
<b>Accelerated Benefit</b> <b>1. Early Stage Cancer</b> <ul style="list-style-type: none"> <li>• Carcinoma-in-situ</li> <li>• Early Prostate Cancer</li> <li>• Early Thyroid Cancer</li> <li>• Early Bladder Cancer</li> <li>• Early Chronic Lymphocytic Leukemia</li> <li>• Gastro-intestinal Stromal Cancer</li> </ul>		50% of Sum Insured
<b>Accelerated Benefit</b> <b>2. Special benefit</b> <ul style="list-style-type: none"> <li>• Angioplasty &amp; Other Invasive Treatment for Coronary Artery</li> </ul>		10% of Sum Insured

**BUY ONLINE NOW**

#### Important notes:

- Pre-existing conditions are excluded.  
Pre-existing means any illness, condition or symptom:
  - for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable or
  - which presented sign, symptoms of which the insured was aware or should reasonably have been aware or which originated or existed, or
  - would cause an ordinarily prudent person to seek diagnosis, care or test prior to the commencement date.
- One policy per client  
You can only be covered under one CriticalCare Plus insurance policy with MSIG Insurance (Singapore) Pte. Ltd.
- Waiting period  
The waiting period is a specified duration from the start or reinstatement of your policy. During this time, claims for critical illnesses first diagnosed within ninety (90) days are not admissible.
- Survival period  
The survival period is the duration for which an insured must survive before a claim can be made. This duration is at least 7 days from the time of diagnosis.

*This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd. 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 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)).*

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