

Prestige Healthcare



Premium protection for your healthcare needs.

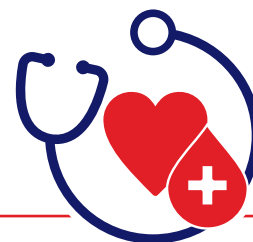
We know your needs are different today as it is tomorrow. Prestige Healthcare insurance is uniquely designed to meet your personal healthcare goals. Because you deserve the best, we take care of the finer details and protect what truly matters to you. Live life lighter with Prestige Healthcare, the comprehensive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

YOUR LOVED ONES DESERVE THE BEST

Protect your loved ones 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.



Coverage Highlights

- More than \$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 \$1 million to \$2 million*.
- Up to \$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.

+ 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).

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
1) Hospital and related services			
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

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
2) Increased international cover 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
3) Overseas emergency medical evacuation and repatriation, repatriation or local burial of mortal remains or local cremation^^	Up to \$1,000,000	Up to \$500,000	Up to \$300,000
4) Compassionate grant (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
Additional benefits* (per insured person per period of insurance)			
A) Emergency medical advice and travel assistance • Emergency Medical Advice and Assistance • International Travel Assistance Services	Provided	Provided	Provided
B) Compassionate travel 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
C) Miscarriage (or abortion) due to accident	\$5,000	\$4,000	\$3,000
D) Outpatient services • 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
Optional			
Maternity benefit* 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.

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.

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy 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 limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites.