



Health

# Complete care for your family

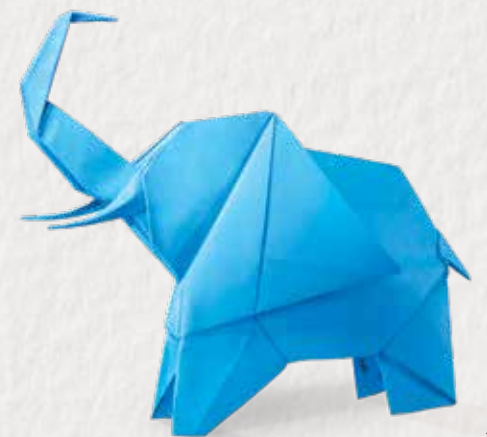
## AXA SHIELD

An Integrated Shield medical reimbursement plan designed with a wide range of benefits to cover all your everyday healthcare needs, from pre- to post-hospitalisation.



GLOBAL  
INSURANCE  
BRAND  
FOR THE 9<sup>TH</sup>  
CONSECUTIVE  
YEAR

Recovering from major illnesses and surgeries often take longer than expected. That's why as the new player in the Shield market, we want to ensure you're fully covered for **365 days** after your hospital discharge. Read on to find out more about **AXA Shield's** unique benefits.



# Does your health plan see you through your recovery?



## One of the Longest Post-Hospitalisation Coverage of 365 Days in the market

Major illnesses such as cancer, stroke and heart attacks may take several months or even years to recover from. It is important to have enough post-hospitalisation coverage to ensure that you are fully protected.

AXA Shield is an Integrated Shield Plan that offers **365 days of post-hospitalisation coverage**, ensuring that you are fully protected for a year upon hospital discharge.



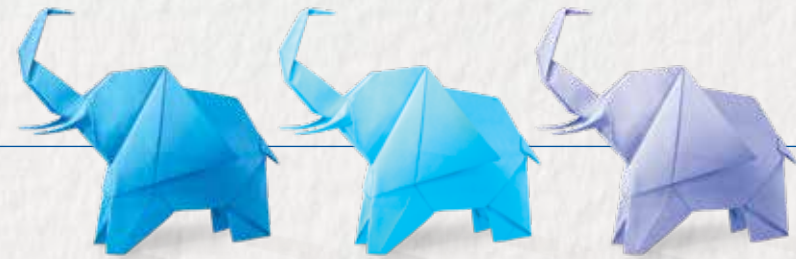


## Are you limited by the coverage that your health plan offers?

### High Annual Coverage Limits

AXA Shield Plan A, with private hospital coverage, offers a high annual coverage limit at **S\$1 million**.

AXA Shield Plan B, with coverage for single bedded ward in public hospitals, offers a high annual coverage limit at S\$550,000.

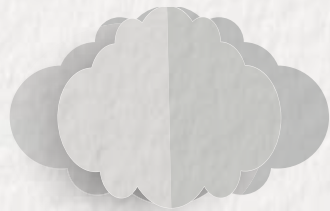


## Does your health plan allow you to pick and choose what you need?

### Flexible Options, Greater Coverage

**AXA Shield comprises of three plans.** Choose from Plan A, Plan B and the Standard Plan depending on what you need, based on your coverage needs and budget.

# Overview of **AXA Shield**





## AXA Shield Plan A and Plan B, your companion to MediShield Life

If you need a more complete medical coverage, opt for AXA Shield Plan A or Plan B, and their complementary suite of optional riders.

### Comprehensive Protection

#### AXA Home Care Rider

Provides additional protection to ensure you have medical coverage in the comfort of your home.



#### AXA General Care Rider

Provides an additional layer of protection to ensure you have comprehensive medical coverage.



#### AXA Basic Care Rider

Get protected from the first dollar up. This rider allows you to add on General Care and/or Home Care Riders.



#### AXA Shield Plan A and Plan B

An additional cover that integrates with and complements the benefits of MediShield Life.



#### MediShield Life

You are already protected by MediShield Life if you are a Singaporean or Permanent Resident.



### Basic Protection

## What AXA Shield Plan A and Plan B offer

#### AXA Home Care Rider

- Covers nursing services provided in your home post-hospitalisation
- Covers medical treatments or physiotherapy provided in your home post-hospitalisation
- Covers General Practitioner (GP) home visits
- Covers costs of stay in a hospice care institution

#### AXA General Care Rider

- Daily Hospital Cash Incentive of up to S\$250 per day
- Covers ambulance or taxi charges
- Covers Traditional Chinese Medicine (TCM) treatment post-hospitalisation
- Covers certain planned overseas medical treatments
- Covers outpatient treatment for fractures, dislocations, sports injuries, dengue, food poisoning, and Hand, Foot and Mouth Disease

#### AXA Basic Care Rider

For all Shield plans in Singapore, including MediShield Life, whenever there is a claim, there is a deductible and a co-insurance component that you will have to pay for. In order to get reimbursed for these components, get protected with AXA Basic Care Rider. Having this rider also allows you to add on General Care and/or Home Care Riders.

#### AXA Shield Plan A and Plan B

- As charged coverage — You will be reimbursed for your eligible expenses and not be restricted by MediShield Life claim limits
- Covers pre-hospitalisation treatment for up to 180 days prior to admission
- Covers 365 days of post-hospitalisation treatment
- Guaranteed renewability and lifetime cover, with an annual claim limit of up to S\$1m for Plan A
- Covers emergency overseas inpatient treatment as charged, pegged up to the costs of a Singapore hospital
- Letter of Guarantee (LOG) of up to S\$100,000 at private hospitals if referred through our panel of Specialists, and up to S\$15,000 at public hospitals
- Choose Plan B if you do not need coverage for private hospitals

#### MediShield Life

- Compulsory for all Singaporeans and Permanent Residents
- A basic health insurance plan, administered by the CPF Board, sized to provide protection against large hospital bills in Class B2/C wards for all Singaporeans and Permanent Residents for life, including those with pre-existing conditions
- For more details on MediShield Life, please refer to [https://www.moh.gov.sg/content/moh\\_web/medishield-life.html](https://www.moh.gov.sg/content/moh_web/medishield-life.html)

These riders are not payable by MediSave

Payable by MediSave



# AXA Standard Plan, your no-frills companion to MediShield Life

If you are looking for a medical insurance plan that provides additional cover on top of MediShield Life, but up to Class B1 wards in public hospitals, opt for AXA Shield Standard Plan and the complementary optional rider AXA Basic Care.

## AXA Basic Care Rider

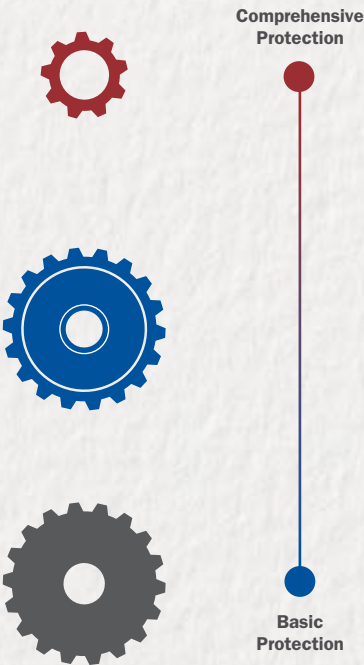
Get protected from the first dollar up.

## AXA Shield Standard Plan

Provides coverage on top of MediShield Life to ensure you are better protected.

## MediShield Life

You are already protected by MediShield Life if you are a Singaporean or Permanent Resident.



# What AXA Shield Standard Plan offers

This rider is not payable by MediSave

## AXA Basic Care Rider

For all Shield plans in Singapore, including MediShield Life, whenever there is a claim, there is a deductible and a co-insurance component that you will have to pay for. In order to get reimbursed for these components, get protected with AXA Basic Care Rider.

## AXA Shield Standard Plan

- Additional coverage targeted at Class B1 wards in public hospitals on top of MediShield Life coverage
- No maximum entry age
- Guaranteed renewability and lifetime cover, with an annual claim limit of S\$150,000
- Letter of Guarantee (LOG) for hospitalisation, up to S\$15,000 at public hospitals

Payable by MediSave

## MediShield Life

- Compulsory for all Singaporeans and Permanent Residents
- A basic health insurance plan, administered by the CPF Board, sized to provide protection against large hospital bills in Class B2/C wards for all Singaporeans and Permanent Residents for life, including those with pre-existing conditions
- For more details on MediShield Life, please refer to [https://www.moh.gov.sg/content/moh\\_web/medishield-life.html](https://www.moh.gov.sg/content/moh_web/medishield-life.html)

### Note:

1. For more benefits of AXA Shield, please refer to the AXA Shield Benefits Schedule on Pages 16 to 23. For terms and conditions, please refer to the General Provisions.
2. For more benefits of AXA Basic Care, please refer to the Benefits Schedule on Page 24, and the AXA Basic Care Supplementary Provisions.



# What is the typical cost of hospitalisation in Singapore?

The table below contains an average of typical hospital bill sizes for some common conditions and procedures.

Condition	Typical Bill Sizes in SG Dollars	
	Ward A in Public Hospital	1 Bedder in Private Hospital
Breast Lump Removal/Biopsy	5,235	10,042
Knee Replacement Surgery	20,588	31,718
Prostate Operation (TURP)	10,313	16,592
Hand, Wrist or Finger Surgery	4,149	18,657
Gallbladder Removal Surgery (Laparoscopic)	5,657	17,792

**Note:**  
 The figures above are extracted from [https://www.moh.gov.sg/content/moh\\_web/home/costs\\_and\\_financing/HospitalBillSize.html](https://www.moh.gov.sg/content/moh_web/home/costs_and_financing/HospitalBillSize.html), and based on actual bill size data collected from hospitals in Singapore.

# How will AXA Shield and its optional riders protect you?

## An Illustration

Adam, a 28 year-old Singapore Citizen, suffers from slipped discs. A visit to the doctor, which costs him S\$100, led to him being admitted to the hospital. He was warded for 4 days in a Class A ward in a public hospital, where the doctor advised him to manage the condition through medication and physiotherapy. The final bill for the hospital stay was S\$7,000.

Recovery took a year after Adam was discharged from the hospital. It included post-hospitalisation treatments amounting to S\$1,000, and 3 home physiotherapy sessions at S\$300 per session in the initial months.

Medical bills totalled S\$9,000 for Adam.

**With MediShield Life only, at a premium of S\$0.54 per day, Adam pays S\$8,595.**

Medical Expenses Incurred	S\$7,000 Hospitalisation	S\$100 Pre-Hospitalisation Doctor's Visit	S\$1,000 Post-Hospitalisation Treatments	S\$900 Home Physiotherapy Sessions
MediShield Life only Coverage	S\$405 Covered by MediShield Life	S\$8,595 Amount Payable by Adam		

**If Adam is protected with AXA Shield Plan A + AXA Basic Care + AXA General Care + AXA Home Care, at an additional premium of S\$1.75 per day, Adam's medical bills are fully claimable, and he also receives S\$600 in Hospital Cash Incentive.**

Medical Expenses Incurred	S\$7,000 Hospitalisation	S\$100 Pre-Hospitalisation Doctor's Visit	S\$1,000 Post-Hospitalisation Treatments	S\$900 Home Physiotherapy Sessions	
Full Coverage	S\$405 Covered by MediShield Life	S\$7,695 Covered by AXA Shield + AXA Basic Care		S\$900 Covered by AXA Home Care	S\$600 of Daily Cash Incentive under AXA General Care
			AXA General Care Daily Hospital Cash Incentive = S\$150 per day x 4 days		



# Benefits Schedule





## Benefits Schedule – AXA Shield

Benefit Parameters	AXA Shield (payout includes MediShield Life payout)			MediShield Life
	Plan A	Plan B	Standard Plan	
Hospital Ward Entitlement	Standard Room in Private Hospital or Private Medical Institution, and below	Public Hospital Ward Class A and below	Public Hospital Ward Class B1. and below	Public Hospital Ward Class B2 and below
Inpatient Treatments				
Daily Ward and Treatment Charges <sup>1</sup>	As Charged		S\$1,700 per day	S\$700 per day
Intensive Care Unit (ICU) and Treatment Charges <sup>1</sup>	As Charged		S\$2,900 per day	S\$1,200 per day
Hospitalisation in a Short Stay Ward <sup>1</sup>	As Charged		Covered under general benefit features	Covered under general benefit features
Hospitalisation in a Community Hospital <sup>1</sup>	As Charged, up to 45 days per hospitalisation		S\$650 per day	S\$350 <sup>2</sup> per day
Inpatient Psychiatric Treatment	Up to S\$5,000, capped at 35 days per policy year	Up to S\$4,000, capped at 35 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)
Surgical Procedures <sup>3</sup>	As Charged			
- Table 1 (less complex procedures)			S\$590	S\$200
- Table 2			S\$1,670	S\$480
- Table 3			S\$3,290	S\$900
- Table 4			S\$4,990	S\$1,150
- Table 5			S\$8,760	S\$1,400
- Table 6			S\$11,670	S\$1,850
- Table 7 (more complex procedures)			S\$16,720	S\$2,000
Implants and Approved Medical Consumables <sup>4</sup>	As Charged		S\$9,800 per treatment	S\$7,000 per treatment
Radiosurgery <sup>5</sup>	As Charged		S\$9,600 per procedure	S\$4,800 per procedure
Major Organ Transplant	As Charged		N/A	Covered under general benefit features
Stem Cell Transplant	As Charged		N/A	N/A

## Benefits Schedule – AXA Shield (Cont'd)

Benefit Parameters		AXA Shield (payout includes MediShield Life payout)			MediShield Life
		Plan A	Plan B	Standard Plan	
Hospital Ward Entitlement		Standard Room in Private Hospital or Private Medical Institution, and below	Public Hospital Ward Class A and below	Public Hospital Ward Class B1 and below	Public Hospital Ward Class B2 and below
Outpatient Treatments					
Cancer Treatment	Chemotherapy for Cancer	As Charged		S\$5,200 per month	S\$3,000 per month
	Stereotactic Radiotherapy for Cancer	As Charged		S\$1,800 per treatment	S\$1,800 per treatment
	Immunotherapy for Cancer	As Charged		N/A	N/A
	Radiotherapy (per session)	External or Superficial	As Charged	S\$550 per treatment	S\$140 per treatment
		Brachytherapy with or without External	As Charged	S\$1,100 per treatment	S\$500 per treatment
Kidney Dialysis Treatment		As Charged		S\$2,750 per month	S\$1,000 per month
Erythropoietin for Chronic Renal Failure		As Charged		S\$450 per month	S\$200 per month
Immunosuppressant for Organ Transplant		As Charged		S\$1,200 per month	S\$200 per month



## Benefits Schedule – AXA Shield (Cont'd)

Benefit Parameters	AXA Shield (payout includes MediShield Life payout)			MediShield Life
	Plan A	Plan B	Standard Plan	
Hospital Ward Entitlement	Standard Room in Private Hospital or Private Medical Institution, and below	Public Hospital Ward Class A and below	Public Hospital Ward Class B1. and below	Public Hospital Ward Class B2 and below
Additional Benefits				
Pre-Hospitalisation Treatment	As Charged (within 180 days before hospitalisation)		N/A	N/A
Post-Hospitalisation Treatment	As Charged (within 365 days after hospital discharge)		N/A	N/A
Post-Hospitalisation Psychiatric Treatment	S\$5,000 per policy year (within 200 days after hospital discharge)	S\$2,500 per policy year (within 200 days after hospital discharge)	N/A	N/A
Accidental Inpatient Dental Treatment Benefit	As Charged		N/A	Covered under inpatient benefit features
Inpatient Pregnancy Complications Benefit	As Charged (after a waiting period of 300 days)		N/A	Covered under inpatient benefit features
Inpatient Congenital Abnormalities Benefit for Life Assured's Biological Child (only for female Life Assureds)	N/A		N/A	Covered under inpatient benefit features if child is Life Assured under MediShield Life
Inpatient Congenital Abnormalities Benefit for Life Assured	As Charged (after a waiting period of 365 days)		N/A	Covered under inpatient benefit features
Living Donor Organ Transplant (Life Assured as the Living Donor donating an organ)	S\$60,000 per transplant (after a waiting period of 730 days)	S\$40,000 per transplant (after a waiting period of 730 days)	N/A	Covered under inpatient benefit features
Living Donor Organ Transplant (Non-Life Assured donating an organ to Life Assured recipient)	S\$60,000 per transplant (after a waiting period of 730 days)	S\$40,000 per transplant (after a waiting period of 730 days)	N/A	Life Assured recipient is covered under inpatient benefit features, but non-Life Assured donor's costs will not be covered
Emergency Overseas Medical Treatment Benefit	As Charged pegged to Reasonable and Customary charges of Singapore Private Hospitals	As Charged pegged to Reasonable and Customary charges of Singapore Public Hospitals	N/A	N/A

## Benefits Schedule – AXA Shield (Cont'd)

Benefit Parameters	AXA Shield (payout includes MediShield Life payout)						MediShield Life	
	Plan A		Plan B		Standard Plan			
Hospital Ward Entitlement	Standard Room in Private Hospital or Private Medical Institution, and below		Public Hospital Ward Class A and below		Public Hospital Ward Class B1. and below		Public Hospital Ward Class B2 and below	
Maximum Limits								
Policy Year Limit	S\$1,000,000		S\$550,000		S\$150,000		S\$100,000	
Lifetime Limit	No limit		No limit		No limit		No limit	
Last Entry Age	75 years old		75 years old		None		None	
Maximum Coverage Age	No maximum age		No maximum age		No maximum age		No maximum age	
Pro-ration Factors								
	SC <sup>^</sup>	PR <sup>^</sup>	SC <sup>^</sup>	PR <sup>^</sup>	SC <sup>^</sup>	PR <sup>^</sup>	SC <sup>^</sup>	PR <sup>^</sup>
- Class C	100%				100%	100%	100%	44%
- Class B2					100%	100%	100%	58%
- Class B2+					100%	100%	70%	47%
- Class B1					100%	90%	43%	38%
- Class A					80%	80%	35%	35%
- Private Hospital	70%				50%	50%	35%	35%
- Subsidised Community Hospital	100%				100%	100%	100%	50%
- Unsubsidised Community Hospital	100%				Class A : 80% Class B1 : 100%	Class A : 80% Class B1 : 90%	50%	50%
- Subsidised Day Surgical Procedure	100%				100%	100%	100%	58%
- Unsubsidised Day Surgical Procedure in Public Hospital	100%				100%	100%	35%	35%
- Private Hospital Day Surgical Procedure	70%				65%	65%	35%	35%
- Subsidised Short Stay Ward	100%				100%	100%	100%	58%
- Unsubsidised Short Stay Ward in Public Hospital					100%	100%	35%	35%
- Subsidised Outpatient Treatment					100%	100%	100%	67%
- Unsubsidised Outpatient Treatment in Public Hospital	100%				100%	100%	50% <sup>e</sup>	50% <sup>e</sup>
- Outpatient Treatment in Private Hospital/Clinic	70%				65%	65%	50% <sup>e</sup>	50% <sup>e</sup>



## Benefits Schedule – AXA Shield (Cont'd)

Benefit Parameters	AXA Shield (payout includes MediShield Life payout)			MediShield Life
	Plan A	Plan B	Standard Plan	
Hospital Ward Entitlement	Standard Room in Private Hospital or Private Medical Institution, and below	Public Hospital Ward Class A and below	Public Hospital Ward Class B1 and below	Public Hospital Ward Class B2 and below
Deductible <sup>7</sup>				
For ages 80 and below, as of age next birthday				
Class C	\$S\$1,500	\$S\$1,500	\$S\$1,500	\$S\$1,500
Class B2/B2+	\$S\$2,000	\$S\$2,000	\$S\$2,000	\$S\$2,000
Class B1	\$S\$2,500	\$S\$2,500	\$S\$2,500	\$S\$2,000
Class A and Private Hospital	\$S\$3,500	\$S\$3,500	\$S\$2,500	\$S\$2,000
Subsidised Day Surgical Procedure/ Short Stay Wards	\$S\$3,000	\$S\$3,000	\$S\$1,500	\$S\$1,500
Unsubsidised Day Surgical Procedure in Public/Private Hospital	\$S\$3,000	\$S\$3,000	\$S\$2,000	\$S\$1,500
Unsubsidised Short Stay Wards in Public Hospital	\$S\$3,000	\$S\$3,000	\$S\$2,000	\$S\$1,500
For ages 81 and above, as of age next birthday				
Class C	\$S\$2,250	\$S\$2,250	\$S\$2,000	\$S\$2,000
Class B2/B2+	\$S\$3,000	\$S\$3,000	\$S\$3,000	\$S\$3,000
Class B1	\$S\$3,750	\$S\$3,750	\$S\$3,000	\$S\$3,000
Class A and Private Hospital	\$S\$5,250	\$S\$5,250	\$S\$3,000	\$S\$3,000
Subsidised Day Surgical Procedure/ Short Stay Wards	\$S\$4,500	\$S\$4,500	\$S\$3,000	\$S\$3,000
Unsubsidised Day Surgical Procedure in Public/Private Hospital	\$S\$4,500	\$S\$4,500	\$S\$3,000	\$S\$3,000
Unsubsidised Short Stay Wards in Public Hospital	\$S\$4,500	\$S\$4,500	\$S\$3,000	\$S\$3,000

## Benefits Schedule – AXA Shield (Cont'd)

Benefit Parameters	AXA Shield (payout includes MediShield Life payout)			MediShield Life
	Plan A	Plan B	Standard Plan	
Hospital Ward Entitlement	Standard Room in Private Hospital or Private Medical Institution, and below	Public Hospital Ward Class A and below	Public Hospital Ward Class B1 and below	Public Hospital Ward Class B2 and below
Co-Insurance				
All Ward Classes & Day Surgical Procedures Claimable Amount <sup>8</sup>				
\$S\$0 - \$S\$5,000	10%	10%	10%	10%
\$S\$5,001 - \$S\$10,000	10%	10%	10%	5%
>\$S\$10,000	10%	10%	10%	3%
Outpatient Treatments	10%	10%	10%	10%

### Note:

The above is a summarised version of the benefits you will receive under AXA Shield. Please refer to the applicable General Provisions for more details on the benefits.

### Footnotes:

- Includes meal charges, prescriptions, professional charges, investigations and other miscellaneous charges.
- Claimable only upon referral from an acute hospital for further medical treatment after an inpatient admission.
- Classified according to their level of complexity, which increases from Tables 1 to 7.
- Includes Intravascular electrodes used for electrophysiological procedures, Percutaneous Transluminal Coronary Angioplasty (PTCA) Balloons, and Intra-aortic balloons (or Balloon Catheters).
- Includes Novalis radiosurgery and Gamma Knife treatments.
- Pro-ratio for non-subsidised outpatient cancer treatments (50%) will be applicable from 1 Nov 2016 onwards. Dialysis-related treatment and immunosuppressants will not be pro-rated.
- Deductible is not applicable for outpatient treatments.
- Claimable Amount is the lower of the claim limit in the table or the amount after adjusting the charges for pro-ratio, if needed.

<sup>^</sup> SC – Singapore Citizen

<sup>^</sup> PR – Singapore Permanent Resident



## Benefits Schedule – AXA Basic Care Rider

AXA Basic Care protects you from the first dollar up.

Benefit Parameters	AXA Basic Care Rider		
	Plan A	Plan B	Standard Plan
Deductible Benefit	As incurred under AXA Shield		
Co-insurance Benefit	As incurred under AXA Shield		

**Note:**  
1. The above is a summarised version of the benefits you will receive under AXA Basic Care.  
Please refer to the applicable Supplementary Provisions for more details on the benefits.

## Benefits Schedule – AXA General Care Rider

AXA General Care provides you with an additional layer of protection to ensure you have comprehensive medical coverage.

Benefit Parameters	AXA General Care Rider	
	Plan A	Plan B
Daily Hospital Cash Incentive	S\$250 per day (Admission to a Public Hospital B1/B2/B2+/C class ward)	S\$150 per day (Admission to a Public Hospital B2/B2+/C class ward)
	S\$150 per day (Admission to a Public Hospital A class ward)	S\$100 per day (Admission to a Public Hospital B1 class ward)
Ambulance Charges/Taxi Charges	Up to S\$200 per Hospitalisation	Up to S\$100 per Hospitalisation
Traditional Chinese Medicine (TCM)	S\$50 per visit, up to S\$6,500 per Policy Year (within 365 days Post-Hospitalisation)	S\$50 per visit, up to S\$3,500 per Policy Year (within 365 days Post-Hospitalisation)
Planned Overseas Medical Treatment	Reimbursement of planned Medical Treatment for Major Illnesses or Surgical Procedures and Outpatient Cancer Treatment expenses (Up to S\$50,000 per Policy Year, subject to a Waiting Period of 90 days)	
Accommodation Charges for Immediate Family	S\$60 per day, up to 12 days per Hospitalisation	
Emergency Outpatient Treatment due to Accident	Up to S\$3,000 per Policy Year	Up to S\$1,500 per Policy Year
Coverage for Fractures, Dislocations and Sports Injuries (Outpatient benefit)	Up to S\$600 per Policy Year	Up to S\$300 per Policy Year
Coverage for Dengue, Hand Foot Mouth, Food Poisoning (Outpatient benefit)	Up to S\$300 per Policy Year	Up to S\$150 per Policy Year

**Note:**  
1. The above is a summarised version of the benefits you will receive under AXA General Care.  
Please refer to the applicable Supplementary Provisions for more details on the benefits.  
2. AXA General Care is only applicable to AXA Shield Plan A and Plan B.



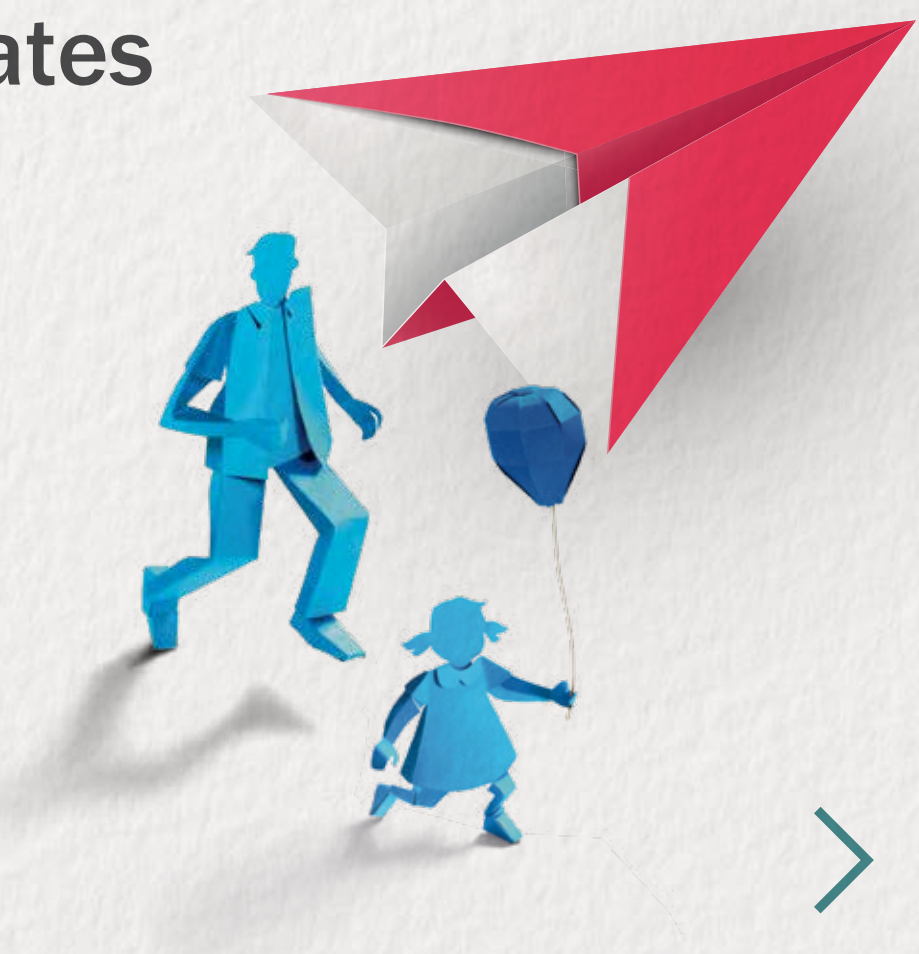
## Benefits Schedule – AXA Home Care Rider

AXA Home Care provides you with additional protection to ensure you have medical coverage in the comfort of your home.

Benefit Parameters	AXA Home Care Rider	
	Plan A	Plan B
Home Nurse Benefit	Maximum S\$6,000 per Policy Year (up to 90 days per Policy Year, within 365 days Post-Hospitalisation)	
Home Care Medical Services	Maximum S\$6,000 per Policy Year (up to 365 days Post-Hospitalisation) Physiotherapy: maximum 6 sessions per Policy Year	
GP Home Visits	Up to S\$100 per visit, maximum 3 visits per Policy Year and subject to 50% co-payment. Covered up to 365 days Post-Hospitalisation	
Mobility Aids Benefit (Purchase or Rental)	Maximum S\$1,000 per Policy Year (within 30 days Post-Hospitalisation)	
Inpatient Hospice Care Daily Reimbursement	Maximum S\$350 per day, up to 90 days per Policy Year	

- Note:**
1. The above is a summarised version of the benefits you will receive under AXA Home Care.  
Please refer to the applicable Supplementary Provisions for more details on the benefits.
  2. AXA Home Care is only applicable to AXA Shield Plan A and Plan B.

# Premium Rates





## Premium Rates – AXA Shield Plan A

The table below shows the breakdown of premiums for a standard life<sup>1</sup> under AXA Shield Plan A.

### For Singapore Citizens/Permanent Residents

<b>AXA Shield Plan A</b> 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		
		AXA Shield Plan A Premiums	Additional Withdrawal Limits (AWLs)	Cash Outlay (Plan A)
1 to 3	S\$130.00	S\$148.00	S\$300.00	S\$0.00
4 to 18	S\$130.00	S\$148.00		S\$0.00
19 to 20	S\$130.00	S\$148.00		S\$0.00
21 to 30	S\$195.00	S\$173.00		S\$0.00
31 to 35	S\$310.00	S\$283.00		S\$0.00
36 to 40	S\$310.00	S\$283.00		S\$0.00
41 to 45	S\$435.00	S\$484.00	S\$600.00	S\$0.00
46 to 50	S\$435.00	S\$600.00		S\$0.00
51 to 55	S\$630.00	S\$818.00		S\$218.00
56 to 60	S\$630.00	S\$998.00		S\$398.00
61 to 65	S\$755.00	S\$1,313.00		S\$713.00
66 to 70	S\$815.00	S\$1,885.00		S\$1,285.00
71 to 73	S\$885.00	S\$2,452.00	S\$900.00	S\$1,552.00
74 to 75	S\$975.00	S\$2,915.00		S\$2,015.00
76 to 78 <sup>^</sup>	S\$1,130.00	S\$3,488.00		S\$2,588.00
79 to 80 <sup>^</sup>	S\$1,175.00	S\$3,906.00		S\$3,006.00
81 to 83 <sup>^</sup>	S\$1,250.00	S\$4,377.00		S\$3,477.00
84 to 85 <sup>^</sup>	S\$1,430.00	S\$4,899.00		S\$3,999.00
86 to 88 <sup>^</sup>	S\$1,500.00	S\$5,489.00		S\$4,589.00
89 to 90 <sup>^</sup>	S\$1,500.00	S\$6,148.00		S\$5,248.00
91 to 93 <sup>^</sup>	S\$1,530.00	S\$7,483.00		S\$6,583.00
94 to 95 <sup>^</sup>	S\$1,530.00	S\$7,942.00		S\$7,042.00
96 to 98 <sup>^</sup>	S\$1,530.00	S\$8,807.00		S\$7,907.00
99 to 100 <sup>^</sup>	S\$1,530.00	S\$9,865.00		S\$8,965.00

\* 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.

<sup>1</sup> A standard life is a policyholder who, at point of proposal, does not have any pre-existing conditions.

<sup>^</sup> For renewal only.

## Premium Rates – AXA Shield Plan B

The table below shows the breakdown of premiums for a standard life<sup>1</sup> under AXA Shield Plan B.

### For Singapore Citizens/Permanent Residents

<b>AXA Shield Plan B</b> 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		
		AXA Shield Plan B Premiums	Additional Withdrawal Limits (AWLs)	Cash Outlay (Plan B)
1 to 3	S\$130.00	S\$78.00	S\$300.00	S\$0.00
4 to 18	S\$130.00	S\$78.00		S\$0.00
19 to 20	S\$130.00	S\$78.00		S\$0.00
21 to 30	S\$195.00	S\$90.00		S\$0.00
31 to 35	S\$310.00	S\$156.00		S\$0.00
36 to 40	S\$310.00	S\$156.00		S\$0.00
41 to 45	S\$435.00	S\$229.00	S\$600.00	S\$0.00
46 to 50	S\$435.00	S\$312.00		S\$0.00
51 to 55	S\$630.00	S\$411.00		S\$0.00
56 to 60	S\$630.00	S\$468.00		S\$0.00
61 to 65	S\$755.00	S\$667.00		S\$67.00
66 to 70	S\$815.00	S\$947.00		S\$347.00
71 to 73	S\$885.00	S\$1,278.00	S\$900.00	S\$378.00
74 to 75	S\$975.00	S\$1,560.00		S\$660.00
76 to 78 <sup>^</sup>	S\$1,130.00	S\$1,747.00		S\$847.00
79 to 80 <sup>^</sup>	S\$1,175.00	S\$1,957.00		S\$1,057.00
81 to 83 <sup>^</sup>	S\$1,250.00	S\$2,193.00		S\$1,293.00
84 to 85 <sup>^</sup>	S\$1,430.00	S\$2,454.00		S\$1,554.00
86 to 88 <sup>^</sup>	S\$1,500.00	S\$2,749.00		S\$1,849.00
89 to 90 <sup>^</sup>	S\$1,500.00	S\$3,078.00		S\$2,178.00
91 to 93 <sup>^</sup>	S\$1,530.00	S\$4,445.00		S\$3,545.00
94 to 95 <sup>^</sup>	S\$1,530.00	S\$4,445.00		S\$3,545.00
96 to 98 <sup>^</sup>	S\$1,530.00	S\$4,446.00		S\$3,546.00
99 to 100 <sup>^</sup>	S\$1,530.00	S\$4,843.00		S\$3,943.00

\* 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.

<sup>1</sup> A standard life is a policyholder who, at point of proposal, does not have any pre-existing conditions.

<sup>^</sup> For renewal only.



## Premium Rates – AXA Standard Plan

The table below shows the breakdown of premiums for a standard life<sup>1</sup> under AXA Shield Standard Plan.

### For Singapore Citizens/Permanent Residents

<b>AXA Shield Standard Plan</b> 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		
		AXA Shield Standard Plan Premiums	Additional Withdrawal Limits (AWLs)	Cash Outlay (Standard Plan)
1 to 3	S\$130.00	S\$40.00	S\$300.00	S\$0.00
4 to 18	S\$130.00	S\$40.00		S\$0.00
19 to 20	S\$130.00	S\$40.00		S\$0.00
21 to 30	S\$195.00	S\$50.00		S\$0.00
31 to 35	S\$310.00	S\$62.00		S\$0.00
36 to 40	S\$310.00	S\$62.00		S\$0.00
41 to 45	S\$435.00	S\$107.00	S\$600.00	S\$0.00
46 to 50	S\$435.00	S\$107.00		S\$0.00
51 to 55	S\$630.00	S\$142.00		S\$0.00
56 to 60	S\$630.00	S\$161.00		S\$0.00
61 to 65	S\$755.00	S\$279.00		S\$0.00
66 to 70	S\$815.00	S\$419.00		S\$0.00
71 to 73	S\$885.00	S\$653.00	S\$900.00	S\$0.00
74 to 75	S\$975.00	S\$795.00		S\$0.00
76 to 78	S\$1,130.00	S\$1,108.00		S\$208.00
79 to 80	S\$1,175.00	S\$1,185.00		S\$285.00
81 to 83	S\$1,250.00	S\$1,222.00		S\$322.00
84 to 85	S\$1,430.00	S\$1,373.00		S\$473.00
86 to 88	S\$1,500.00	S\$1,543.00		S\$643.00
89 to 90	S\$1,500.00	S\$1,742.00		S\$842.00
91 to 93	S\$1,530.00	S\$2,557.00		S\$1,657.00
94 to 95	S\$1,530.00	S\$2,793.00		S\$1,893.00
96 to 98	S\$1,530.00	S\$2,927.00		S\$2,027.00
99 to 100	S\$1,530.00	S\$3,193.00		S\$2,293.00

\* 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.

<sup>1</sup> A standard life is a policyholder who, at point of proposal, does not have any pre-existing conditions.

## Premium Rates – AXA Basic Care Rider

The table below shows the breakdown of premiums under AXA Basic Care.

### For Singapore Citizens/Permanent Residents

<b>AXA Basic Care Rider</b> Annual Premium per person in SG Dollars (Inclusive of 7% GST) Premium rates are non-guaranteed			
Age Next Birthday	Plan A	Plan B	Standard Plan
1 to 3	S\$264.00	S\$170.00	S\$154.00
4 to 18	S\$264.00	S\$170.00	S\$154.00
19 to 20	S\$309.00	S\$200.00	S\$165.00
21 to 30	S\$322.00	S\$200.00	S\$165.00
31 to 35	S\$322.00	S\$200.00	S\$186.00
36 to 40	S\$322.00	S\$200.00	S\$186.00
41 to 45	S\$327.00	S\$275.00	S\$221.00
46 to 50	S\$374.00	S\$281.00	S\$246.00
51 to 55	S\$412.00	S\$370.00	S\$300.00
56 to 60	S\$570.00	S\$510.00	S\$370.00
61 to 65	S\$859.00	S\$691.00	S\$502.00
66 to 70	S\$1,275.00	S\$1,011.00	S\$743.00
71 to 73	S\$1,547.00	S\$1,238.00	S\$923.00
74 to 75	S\$1,600.00	S\$1,319.00	S\$1,001.00
76 to 78 <sup>^</sup>	S\$1,651.00	S\$1,440.00	S\$1,142.00
79 to 80 <sup>^</sup>	S\$1,691.00	S\$1,496.00	S\$1,213.00
81 to 83 <sup>^</sup>	S\$1,894.00	S\$1,529.00	S\$1,365.00
84 to 85 <sup>^</sup>	S\$2,125.00	S\$1,730.00	S\$1,505.00
86 to 88 <sup>^</sup>	S\$2,248.00	S\$1,846.00	S\$1,623.00
89 to 90 <sup>^</sup>	S\$2,474.00	S\$2,029.00	S\$1,793.00
91 to 93 <sup>^</sup>	S\$2,705.00	S\$2,196.00	S\$1,959.00
94 to 95 <sup>^</sup>	S\$2,889.00	S\$2,293.00	S\$2,082.00
96 to 98 <sup>^</sup>	S\$2,997.00	S\$2,410.00	S\$2,234.00
99 to 100 <sup>^</sup>	S\$3,065.00	S\$2,510.00	S\$2,381.00

<sup>^</sup> For renewal only.



## Premium Rates – AXA General Care Rider

The table below shows the breakdown of premiums under AXA General Care.

### For Singapore Citizens/Permanent Residents

<b>AXA General Care Rider</b> Annual Premium per person in SG Dollars (inclusive of 7% GST) Premium rates are non-guaranteed		
Age Next Birthday	Plan A	Plan B
1 to 3	S\$89.00	S\$58.00
4 to 18	S\$89.00	S\$58.00
19 to 20	S\$93.00	S\$70.00
21 to 30	S\$93.00	S\$70.00
31 to 35	S\$136.00	S\$99.00
36 to 40	S\$136.00	S\$99.00
41 to 45	S\$155.00	S\$135.00
46 to 50	S\$271.00	S\$211.00
51 to 55	S\$380.00	S\$263.00
56 to 60	S\$542.00	S\$356.00
61 to 65	S\$732.00	S\$571.00
66 to 70	S\$1,072.00	S\$841.00
71 to 73	S\$1,269.00	S\$990.00
74 to 75	S\$1,529.00	S\$1,185.00
76 to 78^	S\$1,529.00	S\$1,185.00
79 to 80^	S\$1,619.00	S\$1,260.00
81 to 83^	S\$1,974.00	S\$1,539.00
84 to 85^	S\$2,316.00	S\$1,808.00
86 to 88^	S\$2,316.00	S\$1,808.00
89 to 90^	S\$2,751.00	S\$2,150.00
91 to 93^	S\$2,751.00	S\$2,150.00
94 to 95^	S\$2,751.00	S\$2,150.00
96 to 98^	S\$2,751.00	S\$2,150.00
99 to 100^	S\$2,751.00	S\$2,150.00

^ For renewal only.

## Premium Rates – AXA Home Care Rider

The table below shows the breakdown of premiums under AXA Home Care.

### For Singapore Citizens/Permanent Residents

<b>AXA Home Care Rider</b> Annual Premium per person in SG Dollars (inclusive of 7% GST) Premium rates are non-guaranteed		
Age Next Birthday	Plan A	Plan B
1 to 3		S\$46.70
4 to 18		S\$46.70
19 to 20		S\$54.50
21 to 30		S\$54.50
31 to 35		S\$97.80
36 to 40		S\$97.80
41 to 45		S\$164.50
46 to 50		S\$242.30
51 to 55		S\$356.70
56 to 60		S\$536.70
61 to 65		S\$815.60
66 to 70		S\$1,202.30
71 to 73		S\$1,715.60
74 to 75		S\$2,257.80
76 to 78^		S\$2,607.80
79 to 80^		S\$2,963.40
81 to 83^		S\$3,531.20
84 to 85^		S\$3,875.60
86 to 88^		S\$4,276.70
89 to 90^		S\$4,731.20
91 to 93^		S\$4,847.80
94 to 95^		S\$5,331.20
96 to 98^		S\$5,872.30
99 to 100^		S\$6,443.40

^ For renewal only.

**Important Information:**

*“Public Hospitals” refer to what was previously known as “Government/Restructured Hospitals”.*

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