



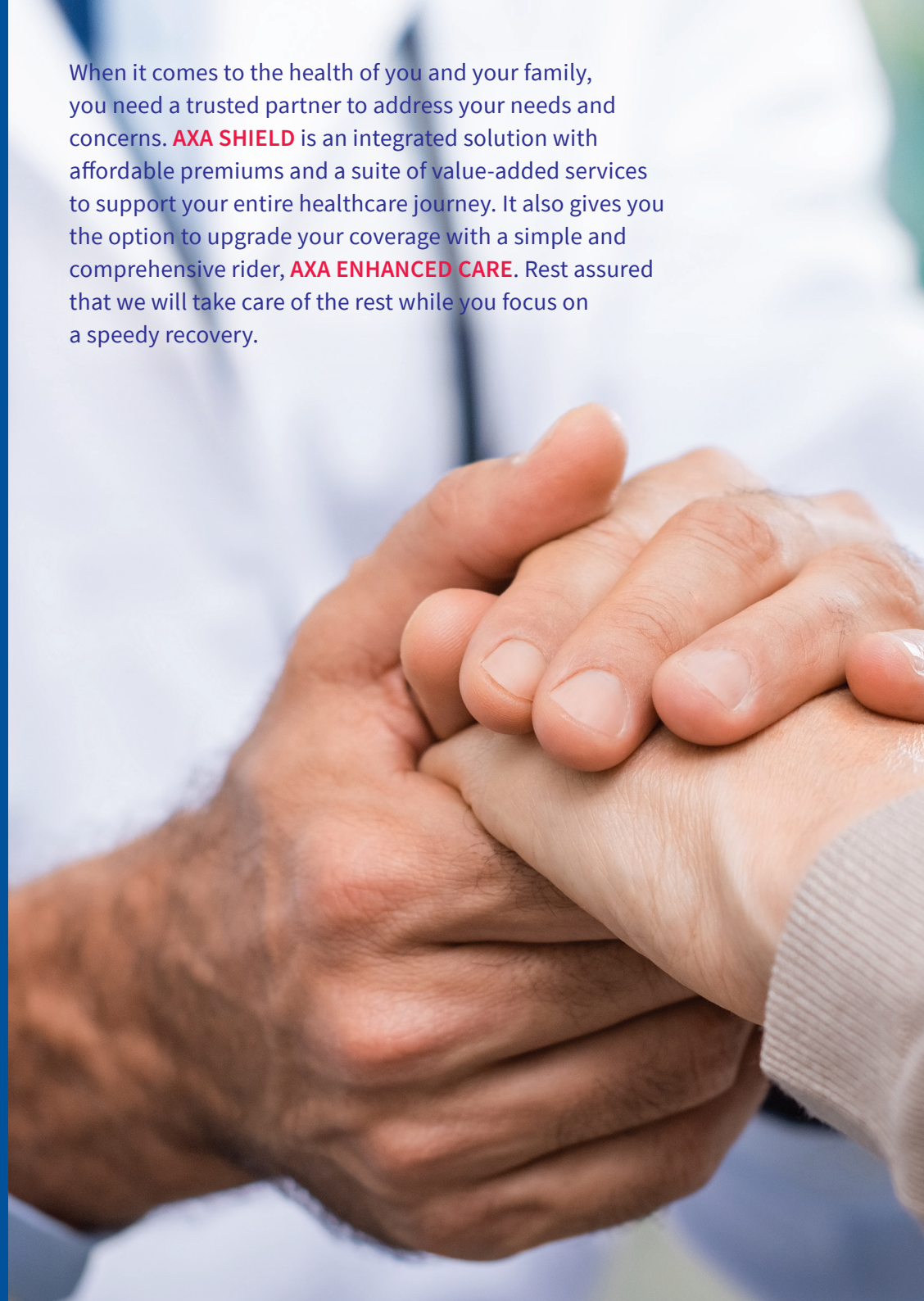
Extensive care for your family

AXA SHIELD

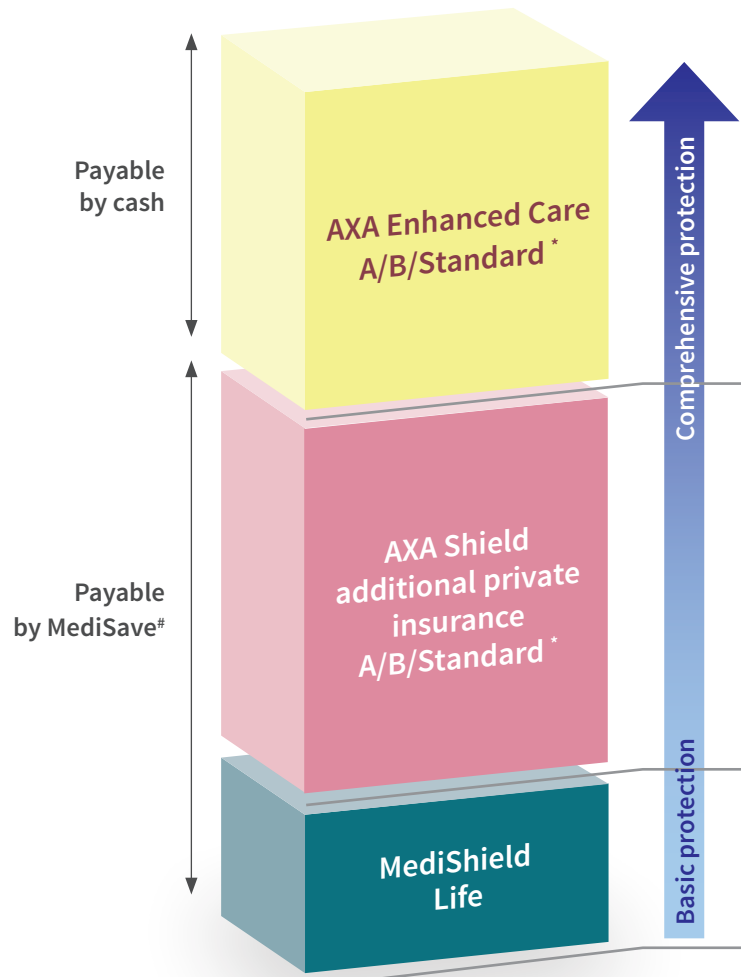
An Integrated Shield medical reimbursement plan designed with a wide range of benefits to cover your everyday healthcare needs, from Inpatient or Day Surgery to your Pre & Post Hospitalisation.

#1 GLOBAL INSURANCE
BRAND FOR **10**
CONSECUTIVE **YEARS**

When it comes to the health of you and your family, you need a trusted partner to address your needs and concerns. **AXA SHIELD** is an integrated solution with affordable premiums and a suite of value-added services to support your entire healthcare journey. It also gives you the option to upgrade your coverage with a simple and comprehensive rider, **AXA ENHANCED CARE**. Rest assured that we will take care of the rest while you focus on a speedy recovery.



AXA Shield offers you the best-fit protection



AXA Enhanced Care is an affordable rider that ensures you have comprehensive medical coverage.

- All the Deductible and Co-insurance amounts under AXA Shield is covered, but subject to the Deductible, Co-insurance and Co-payment Cap under AXA Enhanced Care.

Treatments	Deductible (per policy year)	Co-insurance (per claim)	Co-payment cap (per policy year)
Restructured / Community Hospital	S\$0	5%	S\$3,000
AXA Panel Specialists	S\$0	5%	S\$3,000
Non-Panel Specialists	S\$1,500	5%	NA

- Emergency Outpatient Treatment due to Accident[^]
- Coverage for Fractures, Dislocations and Sports Injuries[^]
- Accommodation Charges for Immediate Family
- Dengue, Hand Foot Mouth Disease, Food Poisoning[^]

AXA Shield complements your MediShield Life coverage.

- Increased claim limits for hospitalisation treatments as compared to MediShield Life
- Pre-hospitalisation treatment of 180 days and post-hospitalisation treatment of 365 days
- Value-added services comprising an extensive AXA Shield Panel and Letter of Guarantee service
- Emergency overseas inpatient treatment covered as charged^{**}
- Guaranteed renewability and lifetime cover
- 10% discount on first year premium for Public Service Officers and their family^{^^}

MediShield Life

A basic health insurance plan, administered by the CPF Board, helps to pay for large hospital bills in Class B2/C ward, for all Singaporeans and Permanent Residents for life, including those with pre-existing conditions.

^{**}Covers up to what is reasonable and customary for a Singapore hospital.

[^] Covered subject to different limits for AXA Enhanced Care Plan A, B, and Standard Plan.

^{^^} Public Service Officers will get to enjoy AXA Shield Plan A, Plan B and Standard Plan with a 10% discount off yours and your family's additional private insurance premiums for the first year. Family Member refers to the spouse, child(ren) and parent of a Public Service Officer.

For AXA Shield, MediSave use is subject to Additional Withdrawal Limits.

* Plan A covers standard room in private hospital and below. Plan B covers public hospital ward class A and below. Standard plan covers public hospital ward class B1 and below.

Exclusive value-added services with AXA Shield

Enjoy value-added services for greater assurance and more convenience, if you choose AXA Shield Panel.



AXA Shield General Practitioner (GP) Panel

The first Integrated Shield Plan insurer to offer GP Panel

- S\$12* consultation fee per visit
- Over 340 GP clinics in Singapore



AXA Shield Specialist (SP) Panel

- S\$100* standard consultation fee per visit
- S\$70* follow-up standard consultation fee per visit
- Over 400 medical Specialist clinics across various specialities



AXA Shield Letter of Guarantee (LOG) up to your annual claim limit

Plan type	LOG Limit		Waiver of deposit at Public hospital
	Referred through our panel of Specialists	Referred through non-panel of Specialist	
Plan A	S\$1,000,000	S\$50,000	S\$15,000
Plan B	S\$550,000	S\$50,000	S\$15,000
Standard Plan	S\$150,000	S\$50,000	S\$15,000



6-DIAL-AXA

24/7 AXA Shield LOG Hotline at 6-DIAL-AXA (6-3425-292)

- Assist you to fix an appointment to visit a Panel Specialist
- Arrange for pre-authorisation with both Panel and Non-Panel Specialists to determine if AXA Shield Letter of Guarantee (LOG) may be issued

* Excludes medications, prescriptions, investigations and surcharges. Please pay all medical treatment fees to the clinic directly. If there is any hospital admission / day surgery, the hospital will e-file the claims to AXA directly for review. Subject to the General Provisions.

A quick guide to AXA Shield Panel and Letter of Guarantee (LOG) Service

STEP 1 Visit a General Practitioner (GP)

Visit AXA Shield Panel General Practitioner (GP) and present your AXA Shield E-Card. If you require a Specialist consultation, inform the Panel GP for referral or call our AXA Shield LOG hotline to help you fix an appointment with our Panel Specialist.

STEP 2 Visit a Specialist (SP) and request for LOG

Visit a Panel Specialist and call our AXA Shield LOG hotline to request for a Letter of Guarantee (LOG) if hospitalisation or day surgery is required.

STEP 3 Experience a hassle-free discharge

Our LOG team will work with your treating Specialist directly to obtain your medical report for the purpose of doing a pre-assessment of your claim in 3 working days. Once approved, we will issue a Letter of Guarantee (LOG) to the hospital.

More useful information

- AXA Shield E-Card is available on MyAXA application. To download the MyAXA application, please visit <https://www.axa.com.sg/myaxa>
- For list of GP/SP Panel, and Frequently Asked Questions, please visit <https://www.axa.com.sg/our-solutions/personal/health/axa-shield/panel-and-letter-of-guarantee>

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 ¹	As Charged		S\$1,700 per day	S\$700 per day
Intensive Care Unit (ICU) and Treatment Charges ¹	As Charged		S\$2,900 per day	S\$1,200 per day
Hospitalisation in a Short Stay Ward ¹	As Charged		Covered under general benefit features	Covered under general benefit features
Hospitalisation in a Community Hospital ¹	As Charged, up to 45 days per hospitalisation		S\$650 per day	S\$350 ² 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 ³	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		

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 (Cont.)						
Implants and Approved Medical Consumables ⁴	As Charged		S\$9,800 per treatment	S\$7,000 per treatment		
Radiosurgery ⁵	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		
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

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

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
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
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

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	
Pro-ration Factors								
	SC [^]	PR [^]	SC [^]	PR [^]	SC [^]	PR [^]	SC [^]	PR [^]
- Class C	100%		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%	58%		
- Unsubsidised Short Stay Ward in Public Hospital			100%		35%	35%		
- Subsidised Outpatient Treatment			100%		100%	67%		

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	
Pro-ration Factors (Cont.)								
	SC [^]	PR [^]	SC [^]	PR [^]	SC [^]	PR [^]	SC [^]	PR [^]
- Unsubsidised Outpatient Treatment in Public Hospital	100%		100%		100%	100%	50% ⁶	50% ⁶
- Outpatient Treatment in Private Hospital/Clinic			70%		65%	65%	50% ⁶	50% ⁶
Deductible⁷								
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	

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
Deductible⁷ (Cont.)				
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

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 ⁸				
\$0 - \$5,000	10%	10%	10%	10%
\$5,001 - \$10,000	10%	10%	10%	5%
>\$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:

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

[^] SC – Singapore Citizen

PR – Singapore Permanent Resident

Benefits Schedule – AXA Enhanced Care

AXA Enhanced Care is attachable as a rider if you have purchased AXA Shield plan.

All the Deductible and Co-insurance amounts under AXA Shield is covered, but subject to the Deductible, Co-insurance and Co-payment Cap under AXA Enhanced Care.

Benefit Parameters	AXA Enhanced Care		
	Plan A	Plan B	Standard Plan
Benefits subject to Co-insurance and Co-payment Cap, but not subject to Deductible			
Planned Overseas Medical Treatment	Up to \$50,000 per Policy Year, subject to a Waiting Period of 90 days	Up to \$50,000 per Policy Year, subject to a Waiting Period of 90 days	Up to \$25,000 per Policy Year, subject to a Waiting Period of 90 days
Emergency Outpatient Treatment due to Accident	Up to \$3,000 per Policy Year	Up to \$1,500 per Policy Year	Up to \$750 per Policy Year
Coverage for Fractures, Dislocations and Sports Injuries (Outpatient Benefit)	Up to \$600 per Policy Year	Up to \$300 per Policy Year	Up to \$150 per Policy Year
Coverage for Dengue, Hand Foot Mouth, Food Poisoning (Outpatient Benefit)	Up to \$300 per Policy Year	Up to \$150 per Policy Year	Up to \$75 per Policy Year
Benefits not subject to Deductible, Co-insurance and Co-payment Cap			
Ambulance Charges/ Taxi Charges	Up to \$200 per Hospitalisation	Up to \$100 per Hospitalisation	Up to \$50 per Hospitalisation
Traditional Chinese Medicine (TCM)	\$50 per visit, up to \$6,500 per Policy Year (within 365 days post Hospitalisation)	\$50 per visit, up to \$3,500 per Policy Year (within 365 days post Hospitalisation)	\$50 per visit, up to \$1,500 per Policy Year (within 365 days post Hospitalisation)
Accommodation Charges for Immediate Family	\$60 per day, up to 12 days per Hospitalisation	\$60 per day, up to 12 days per Hospitalisation	\$30 per day, up to 12 days per Hospitalisation

Benefits Schedule – AXA Enhanced Care

Benefit Parameters	AXA Enhanced Care		
	Plan A	Plan B	Standard Plan
Deductible per Policy Year (For all ages as of age next birthday)			
Class C in Restructured Hospital	\$0	\$0	\$0
Class B2/B2+ in Restructured Hospital	\$0	\$0	\$0
Class B1 in Restructured Hospital	\$0	\$0	\$0
Class A in Restructured Hospital	\$0	\$0	\$0
Private Hospital (treated by AXA Panel of Specialists during Hospitalisation or day surgery)	\$0	\$0	\$0
Private Hospital (not treated by AXA Panel of Specialists during Hospitalisation/ day surgery)	\$1,500	\$1,500	\$1,500
Subsidised Day Surgical Procedure/ Short Stay Wards	\$0	\$0	\$0
Unsubsidised Day Surgical Procedure in Restructured	\$0	\$0	\$0
Unsubsidised Day Surgical Procedure in Private Hospital (treated by AXA Panel of Specialists during Hospitalisation or day surgery)	\$0	\$0	\$0
Unsubsidised Day Surgical Procedure in Private Hospital (not treated by AXA Panel of Specialists during Hospitalisation/ day surgery)	\$1,500	\$1,500	\$1,500

Benefits Schedule – AXA Enhanced Care

Benefit Parameters	AXA Enhanced Care		
	Plan A	Plan B	Standard Plan
Deductible per Policy Year (For all ages as of age next birthday) (Cont.)			
Unsubsidised Short Stay Wards in Restructured Hospital	\$0	\$0	\$0
Co-insurance			
Inpatient and Outpatient Treatments	5%	5%	5%
Co-payment Cap per Policy Year			
All Ward Classes, Day Surgical and Short Stay Ward			
Private Hospital (not treated by AXA Panel of Specialists during Hospitalisation/ day surgery)	Not applicable	Not applicable	Not applicable
Private Hospital (treated by AXA Panel of Specialists during Hospitalisation or day surgery)	\$3,000	\$3,000	\$3,000
Restructured Hospital / Community Hospital	\$3,000	\$3,000	\$3,000
Outpatient Treatments			
Not treated by AXA Panel of Specialists	Not applicable	Not applicable	Not applicable
Treated by AXA Panel of Specialists or in Restructured Hospital / Community Hospital	\$3,000	\$3,000	\$3,000

Premium Rates - AXA Shield Plan A

The table below shows the breakdown of premiums for a standard life* under AXA Shield Plan A.

For Singapore Citizens/Permanent Residents

AXA Shield Plan A				
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^	S\$1,130.00	S\$3,488.00		S\$2,588.00
79 to 80^	S\$1,175.00	S\$3,906.00		S\$3,006.00
81 to 83^	S\$1,250.00	S\$4,377.00		S\$3,477.00
84 to 85^	S\$1,430.00	S\$4,899.00		S\$3,999.00
86 to 88^	S\$1,500.00	S\$5,489.00		S\$4,589.00
89 to 90^	S\$1,500.00	S\$6,148.00		S\$5,248.00
91 to 93^	S\$1,530.00	S\$7,483.00		S\$6,583.00
94 to 95^	S\$1,530.00	S\$7,942.00		S\$7,042.00
96 to 98^	S\$1,530.00	S\$8,807.00		S\$7,907.00
99 to 100^	S\$1,530.00	S\$9,865.00		S\$8,965.00

* 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 - AXA Shield Plan B

The table below shows the breakdown of premiums for a standard life* under AXA Shield Plan B.

For Singapore Citizens/Permanent Residents

AXA Shield 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 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^	S\$1,130.00	S\$1,747.00		S\$847.00
79 to 80^	S\$1,175.00	S\$1,957.00		S\$1,057.00
81 to 83^	S\$1,250.00	S\$2,193.00		S\$1,293.00
84 to 85^	S\$1,430.00	S\$2,454.00		S\$1,554.00
86 to 88^	S\$1,500.00	S\$2,749.00		S\$1,849.00
89 to 90^	S\$1,500.00	S\$3,078.00		S\$2,178.00
91 to 93^	S\$1,530.00	S\$4,445.00		S\$3,545.00
94 to 95^	S\$1,530.00	S\$4,445.00		S\$3,545.00
96 to 98^	S\$1,530.00	S\$4,446.00	S\$3,546.00	
99 to 100^	S\$1,530.00	S\$4,843.00	S\$3,943.00	

* 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 - AXA Shield Standard Plan

The table below shows the breakdown of premiums for a standard life* under AXA Shield Standard Plan.

For Singapore Citizens/Permanent Residents

AXA Shield Standard Plan				
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	

* 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.

Premium Rates - AXA Enhanced Care

AXA Enhanced Care is attachable as a rider if you have purchased AXA Shield plan.

The following table shows the premium for a standard life*.

AXA Enhanced Care 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	\$450.00	\$390.00	\$204.00
4 to 10	\$380.00	\$220.00	\$153.00
11 to 18	\$300.00	\$195.00	\$150.00
19 to 20	\$300.00	\$195.00	\$150.00
21 to 30	\$300.00	\$195.00	\$150.00
31 to 35	\$312.00	\$200.00	\$176.00
36 to 40	\$317.00	\$205.00	\$180.00
41 to 45	\$322.00	\$240.00	\$216.00
46 to 50	\$419.00	\$290.00	\$240.00
51 to 55	\$506.00	\$330.00	\$290.00
56 to 60	\$898.00	\$450.00	\$360.00
61 to 65	\$1,131.00	\$879.00	\$490.00
66 to 70	\$1,634.00	\$1,100.00	\$905.00
71 to 73	\$2,027.00	\$1,250.00	\$1,084.00
74 to 75	\$2,309.00	\$1,300.00	\$1,168.00
76 to 78 [^]	\$2,568.00	\$1,510.00	\$1,310.00
79 to 80 [^]	\$2,733.00	\$1,800.00	\$1,385.00
81 to 83 [^]	\$3,388.00	\$1,900.00	\$1,538.00
84 to 85 [^]	\$3,431.00	\$2,000.00	\$1,678.00
86 to 88 [^]	\$3,534.00	\$2,030.00	\$1,798.00
89 to 90 [^]	\$3,735.00	\$2,100.00	\$2,010.00
91 to 93 [^]	\$4,038.00	\$2,200.00	\$2,178.00
94 to 95 [^]	\$4,354.00	\$2,600.00	\$2,304.00
96 to 98 [^]	\$4,916.00	\$2,800.00	\$2,438.00
99 to 100 [^]	\$5,130.00	\$3,000.00	\$2,495.00

* A standard life is a Life Assured who, at the point of proposal, does not have any pre-existing conditions.

[^] For renewal only.

Important Information

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

AXA Shield and AXA Enhanced Care are plans underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the General Provisions and respective Supplementary Provisions.

This brochure has been translated into other languages. In the event of any inconsistency, the English version shall prevail.

Product summaries in relation to AXA Shield and AXA Enhanced Care may be obtained from AXA Insurance Pte Ltd. You should read the product summaries before deciding whether to purchase the policy and riders.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial consultant before making a commitment to purchase the product.

In the event that you choose not to seek advice from a financial consultant, you should consider whether the products in question are suitable for you.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. The new policy may cost more or have less benefits at the same cost.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, and AXA Insurance Pte Ltd may recover from you any expense incurred by AXA Insurance Pte Ltd in underwriting the policy.

The insurance policy featured in this brochure 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 should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the AXA website at www.axa.com.sg or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg) for a copy of the SDIC Guide on PPF Scheme (Life Insurance).

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

Not for use outside Singapore.

All information stated in the brochure is correct as of 09 September 2019.

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