

## BENEFIT SCHEDULE

### Raffles Shield Plans

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
<b>Inpatient Treatment<sup>1</sup></b>				
Daily Room & Board and Medical-related Services <sup>2</sup>				\$1,700 / day
Intensive Care Unit (ICU) and Medical-related Services				\$2,900 / day
Surgical Benefits <sup>3</sup>	As Charged	As Charged	As Charged	Table 1: \$590 Table 2: \$1,670 Table 3: \$3,290 Table 4: \$4,990 Table 5: \$8,760 Table 6: \$11,670 Table 7: \$16,720
Surgical Implants and Approved Medical Consumables <sup>4</sup>				\$9,800 / admission
Gamma Knife and Novalis Radiosurgery				\$9,600 / procedure
Community Hospital Stay <sup>5</sup>	As Charged (up to 45 days per hospitalisation)	As Charged (up to 45 days per hospitalisation)	As Charged (up to 45 days per hospitalisation)	\$650 / day
Inpatient Psychiatric Treatment	\$8,000 / year (including Post-Hospitalisation Psychiatric Treatment)	\$6,000 / year (including Post-Hospitalisation Psychiatric Treatment)	\$5,000 / year (including Post-Hospitalisation Psychiatric Treatment)	\$500 / day (up to 35 days)
Accidental Inpatient Dental Treatment	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment

<sup>1</sup> For the MediShield Life coverage component, a minimum of 8 consecutive hours applies. For the private insurance coverage component, a minimum of 12 consecutive hours applies.

<sup>2</sup> Including prescriptions, medical consultations, Miscellaneous Medical Charges, Specialist consultations, diagnostic test and examinations and laboratory tests. Also includes admission to high-dependency wards and Short Stay Wards.

<sup>3</sup> Only applies to surgical procedures listed in Table 1A to Table 7C of the "Table of Surgical Procedures" published by MOH, ie. excluding Minor Surgical Procedures.

<sup>4</sup> Includes charges for intravascular electrodes for electrophysiological procedures, percutaneous transluminal coronary angioplasty (PTCA) balloons and intra-aortic balloons (or balloon catheters).

<sup>5</sup> Must follow treatment in a Government Restructured Hospital (GRH) or private Hospital, for which the inpatient treatment is payable.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
<b>Outpatient Treatment</b>				
Kidney Dialysis				\$2,750 / month
Radiotherapy (i) External or Superficial (ii) Brachytherapy	As Charged	As Charged	As Charged	External or Superficial Radiotherapy: \$550 / session Brachytherapy with or without external Radiotherapy: \$1,100 / session
Chemotherapy				\$5,200 / month
Immunotherapy				Not Covered
Stereotactic Radiotherapy				\$1,800 / treatment
Immunosuppressants for Organ Transplant				\$1,200 / month
Erythropoietin				\$450 / month
<b>Additional Benefits</b>				
Pre-Hospitalisation Treatment <sup>6</sup>	As Charged (up to 180 days for treatment by Panel <sup>7</sup> or Government Restructured Hospital (GRH), up to 90 days in other private hospitals)	As Charged (up to 180 days for treatment by Panel or GRH, up to 90 days in other private hospitals)	As Charged (up to 90 days)	Not Covered
Post-Hospitalisation Treatment <sup>5</sup>	As Charged (up to 365 days for treatment by Panel or GRH <sup>8</sup> , up to 180 days in other private hospitals)	As Charged (up to 365 days for treatment by Panel or GRH, up to 180 days in other private hospitals)	As Charged (up to 90 days)	Not Covered
Post-Hospitalisation Psychiatric Treatment	Covered under Inpatient Psychiatric Treatment (up to 90 days after discharge)	Covered under Inpatient Psychiatric Treatment (up to 90 days after discharge)	Covered under Inpatient Psychiatric Treatment (up to 90 days after discharge)	Not Covered

<sup>6</sup> Only payable if the inpatient charges are payable.

<sup>7</sup> Specialist on the Raffles Shield Panel of specialists. Panel Specialist must be the Attending Physician for the Inpatient Episode.

<sup>8</sup> Excluding Post-Hospitalisation Psychiatric Treatment. For post-hospitalisation visits to non-Panel or non-GRH Specialists, you may seek pre-authorisation from Us for such visits to qualify for benefits tied to Panel / GRH treatment, in accordance with the approval process at <http://www.raffleshealthinsurance.com>.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
Major Organ Transplant	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment
Stem Cell Transplant	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment
Living Donor Organ Transplant (Insured as the Living Donor donating an organ)	\$60,000 / transplant (24 months Waiting Period <sup>9</sup> for recipient)	\$40,000 / transplant (24 months Waiting Period for recipient)	\$20,000 / transplant (24 months Waiting Period for recipient)	Covered under Inpatient Hospital Treatment
Living Donor Organ Transplant (Non-insured donating an organ to Insured)	\$60,000 / transplant	\$40,000 / transplant	\$20,000 / transplant	Covered under Inpatient Hospital Treatment
Pregnancy Complications Benefit <sup>10</sup>	As Charged (10 months Waiting Period)	As Charged (10 months Waiting Period)	As Charged (10 months Waiting Period)	Covered up to MediShield Life Benefits
Breast Reconstruction after Mastectomy <sup>11</sup>	As Charged	As Charged	As Charged	Covered under Inpatient Hospital Treatment
Emergency Overseas Medical Treatment	As Charged (limited to Panel charges and subject to Pro-Ration Factor <sup>12</sup> )	As Charged (limited to Singapore GRH Ward A charges)	As Charged (limited to Singapore GRH Ward B1 charges)	Not Covered
Congenital Abnormalities Benefit for Insured	As Charged (24 months Waiting Period)	As Charged (24 months Waiting Period)	As Charged (24 months Waiting Period)	Covered up to MediShield Life Benefits

<sup>9</sup> Period from Policy Start Date within which claims under this benefit are not payable.

<sup>10</sup> Includes charges incurred for inpatient treatments due to ectopic pregnancy, pre-eclampsia or eclampsia, disseminated intravascular coagulation, miscarriage, choriocarcinoma and hydatidiform mole, or postpartum haemorrhage requiring hysterectomy.

<sup>11</sup> Mastectomy must be due to breast cancer, and breast reconstruction must be done within 12 months from original mastectomy.

<sup>12</sup> Percentage of the Reasonable and Customary Expenses We pay, as set out below. We will apply the Pro-ration Factor if the Insured is admitted to a ward or Hospital that is higher than his or her ward entitlement.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)					
	Raffles Shield Private	Raffles Shield A	Raffles Shield B		Raffles Shield Standard	
Human Immunodeficiency Virus (HIV) Due to Blood Transfusion and Occupationally Acquired HIV	As Charged	As Charged	As Charged		Covered under Inpatient Hospital Treatment	
Waiver of Premium for Insured <sup>13</sup>	In the event of Death / Total and Permanent Disability (TPD) of the parent (payor), premium will be waived for the Insured until he / she reaches age 21.	In the event of Death / TPD of the parent (payor), premium will be waived for the Insured until he / she reaches age 21.	In the event of Death / TPD of the parent (payor), premium will be waived for the Insured until he / she reaches age 21.		Not Covered	
<b>Other Policy Features</b>						
Pro-Ration Factors <sup>14</sup>						
<i>Citizenship Status</i> <sup>15</sup>	<i>SC/PR/FR</i>	<i>SC/PR</i>	<i>SC</i>	<i>PR</i>	<i>SC</i>	<i>PR</i>
<b>Public Hospitals</b>						
- Class A	100%	100%	80%	80%	80%	80%
- Class B1	100%	100%	100%	90%	100%	90%
- Class B2+	100%	100%	100%	90%	100%	100%
- Class B2	100%	100%	100%	90%	100%	100%
- Class C	100%	100%	100%	90%	100%	100%
- Day Surgery (Subsidised)	100%	100%	100%	100%	100%	100%
- Day Surgery (Non-subsidised)	100%	100%	100%	100%	100%	100%
- Short Stay Ward (Subsidised)	100%	100%	100%	100%	100%	100%
- Short Stay Ward (Non-subsidised)	100%	100%	100%	100%	100%	100%
- Outpatient Treatment (Subsidised)	100%	100%	100%	100%	100%	100%
- Outpatient Treatment (Non-subsidised)	100%	100%	100%	100%	100%	100%
<b>Raffles Hospital</b>						
- 1-2 bedded ward	100%	70% <sup>16</sup>	60%	60%	50%	50%
- 4-10 bedded ward	100%	70% <sup>16</sup>	60%	60%	50%	50%

<sup>13</sup> The parent does not need to be enrolled on a Raffles Shield Policy. Waiver of premium is applicable to plans without Extra Premium; and waiver will be applied to Raffles Shield Base Premium only.

<sup>14</sup> Pro-Ration Factor is calculated based on the discharge ward.

<sup>15</sup> SC: Singapore Citizen; PR: Singapore Permanent Resident; FR: Foreigner. A Citizenship Factor is applicable if the Insured is a Permanent Resident. This has already been taken into account in determining the final pro-ration factors shown in this Benefit Schedule.

<sup>16</sup> Increased to 100% if plan is purchased with Raffles Option.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)					
	Raffles Shield Private	Raffles Shield A	Raffles Shield B		Raffles Shield Standard	
- Day Surgery	100%	70% <sup>16</sup>	60%	60%	65%	65%
<i>Citizenship Status</i>	<i>SC/PR/FR</i>	<i>SC/PR</i>	<i>SC</i>	<i>PR</i>	<i>SC</i>	<i>PR</i>
- Short Stay Ward	100%	70% <sup>16</sup>	60%	60%	50%	50%
- Outpatient Treatment	100%	70% <sup>16</sup>	60%	60%	65%	65%
Private Hospitals (except Raffles Hospital)						
- 1-2 bedded ward	100%	60%	50%	50%	50%	50%
- 4-10 bedded ward	100%	60%	50%	50%	50%	50%
- Day Surgery	100%	60%	50%	50%	65%	65%
- Short Stay Ward	100%	60%	50%	50%	50%	50%
- Outpatient Treatment	100%	60%	50%	50%	65%	65%
Community Hospitals						
- Private	100%	60%	50%	50%	50%	50%
- Class A	100%	100%	80%	80%	80%	80%
- Class B1	100%	100%	100%	90%	100%	90%
- Class B2+	100%	100%	100%	90%	100%	100%
- Class B2	100%	100%	100%	90%	100%	100%
- Class C	100%	100%	100%	90%	100%	100%
Deductibles (for Insured age 80 years and below at next birthday) <sup>17</sup> (\$)						
<i>Citizenship Status</i>	<i>SC/PR/FR</i>	<i>SC/PR</i>	<i>SC/PR</i>	<i>SC/PR</i>	<i>SC/PR</i>	<i>SC/PR</i>
Public Hospitals						
- Class A	3,500	3,500	3,500		2,500	
- Class B1	2,500	2,500	2,500		2,500	
- Class B2+	2,000	2,000	2,000		2,000	
- Class B2	2,000	2,000	2,000		2,000	
- Class C	1,500	1,500	1,500		1,500	
- Day Surgery (Subsidised)	2,000	2,000	2,000		1,500	
- Day Surgery (Non-subsidised)	3,000	3,000	3,000		2,000	
- Short Stay Ward (Subsidised)	2,000	2,000	2,000		1,500	
- Short Stay Ward (Non-subsidised)	3,000	3,000	3,000		2,000	
Private Hospitals						
- 1-2 bedded ward	3,500	3,500	3,500		2,500	
- 4-10 bedded ward	3,500	3,500	3,500		2,500	

<sup>17</sup> The Deductible is the amount which You have to pay before We pay any claim under Your Policy. This is deducted before the co-insurance is applied. Deductibles are not applied to outpatient treatments. For the High Deductible Option, the Deductible for each policy year will be raised to \$10,000 for all ward types and ages.

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
- Day Surgery	3,000	3,000	3,000	2,000
- Short Stay Ward	3,000	3,000	3,000	2,000
<i>Citizenship Status</i>	<i>SC/PR/FR</i>	<i>SC/PR</i>	<i>SC/PR</i>	<i>SC/PR</i>
<b>Community Hospitals</b>				
- Private	3,500	3,500	3,500	2,500
- Class A	3,500	3,500	3,500	2,500
- Class B1	2,500	2,500	2,500	2,500
- Class B2+	2,000	2,000	2,000	2,000
- Class B2	2,000	2,000	2,000	2,000
- Class C	1,500	1,500	1,500	1,500
Deductibles for each policy year (for Insured age 81 years and above at next birthday) <sup>17</sup> (\$)				
<i>Citizenship Status</i>	<i>SC/PR/FR</i>	<i>SC/PR</i>	<i>SC/PR</i>	<i>SC/PR</i>
<b>Public Hospitals</b>				
- Class A	5,250	5,250	5,250	3,000
- Class B1	3,750	3,750	3,750	3,000
- Class B2+	3,000	3,000	3,000	3,000
- Class B2	3,000	3,000	3,000	3,000
- Class C	2,250	2,250	2,250	2,000
- Day Surgery (Subsidised)	3,000	3,000	3,000	3,000
- Day Surgery (Non-subsidised)	4,500	4,500	4,500	3,000
- Short Stay Ward (Subsidised)	3,000	3,000	3,000	3,000
- Short Stay Ward (Non-subsidised)	4,500	4,500	4,500	3,000
<b>Private Hospitals</b>				
- 1-2 bedded ward	5,250	5,250	5,250	3,000
- 4-10 bedded ward	5,250	5,250	5,250	3,000
- Day Surgery	4,500	4,500	4,500	3,000
- Short Stay Ward	4,500	4,500	4,500	3,000
<b>Community Hospitals</b>				
- Private	5,250	5,250	5,250	3,000
- Class A	5,250	5,250	5,250	3,000
- Class B1	3,750	3,750	3,750	3,000
- Class B2+	3,000	3,000	3,000	3,000
- Class B2	3,000	3,000	3,000	3,000
- Class C	2,250	2,250	2,250	2,000

Benefits	Raffles Shield Plans (Payout includes MediShield Life Payout)			
	Raffles Shield Private	Raffles Shield A	Raffles Shield B	Raffles Shield Standard
Co-Insurance <sup>18</sup>	10%	10%	10%	10%
Policy Year Limit	Panel - \$1,500,000 Non-Panel - \$600,000	\$600,000	\$300,000	\$150,000
Lifetime Limit	Unlimited	Unlimited	Unlimited	Unlimited
Final Expense Benefit	\$5,000	\$4,000	\$3,000	Not Applicable

### Special Options

Special Options are variations to the Raffles Shield plans, and Premiums are payable by Medisave, subject to the Additional Withdrawal Limits (AWLs).

Option	Description	Restrictions
Raffles Hospital	Increases the pro-ration factor (how much We pay) for medical expenses incurred at Raffles Hospital to 100% for all wards if added to the Raffles Shield A plan.	Only available for the Raffles Shield A plan.
High Deductible	Increases the Deductible applicable to \$10,000 for all wards and ages.	Available with all plans except Raffles Shield Standard Plan and plans with the Key Rider added.

<sup>18</sup> Co-insurance refers to the amount you have to co-pay after the Deductible has been applied to the Reasonable and Customary Expenses.

### Raffles Key Rider

Benefits	Raffles Shield Private	Raffles Shield A	Raffles Shield B
Reduced Co-Payment	Replaces Deductible and Co-Insurance under Your Policy with a Co-Payment of 5% <sup>19</sup> for every claim, net of any Daily Hospital Cash payouts Co-Payment capped at \$3,000 / policy year for treatment by Panel or GRH Specialists, or Pre-Authorised Treatments, no cap on Co-Payment for treatment by non-Panel or non-GRH specialists		
Daily Hospital Cash <sup>20</sup>	GRH Class A: \$125 / day <sup>21</sup> GRH Class B1: \$175 / day GRH Class B2+ / B2: \$225 / day GRH Class C: \$225 / day	GRH Class B1: \$100 / day GRH Class B2+/B2: \$125 / day GRH Class C: \$125 / day	GRH Class B2+ / B2: \$75 / day GRH Class C: \$75 / day

### Raffles Premier Rider

Benefits	Raffles Shield Private	Raffles Shield A	Raffles Shield B
Immediate Family Accommodation <sup>22</sup>	Standard charges for an additional bed (up to 30 days at RH & GRH, 10 days in other hospitals)	RH or GRH - Standard charges for an additional bed (up to 30 days) Other Private Hospitals – capped at \$70 / day (up to 10 days)	RH or GRH - Standard charges for an additional bed (up to 30 days) Other Private Hospitals – capped at \$70 / day (up to 10 days)
Post-Hospitalisation Follow Up Traditional Chinese Medicine (“TCM”) Treatment <sup>23</sup>	\$6,000 / year (up to 180 days, TCM clinics at RH or GRH only)	\$5,000 / year (up to 180 days, TCM clinics at RH or GRH only)	\$3,000 / year (up to 180 days, TCM clinics at RH or GRH only)
Post-Hospitalisation Home Care <sup>24</sup>	\$100 / day, up to \$3,000 / year	\$100 / day, up to \$2,000 / year	\$100 / day, up to \$1,500 / year
Emergency Outpatient due to Accident <sup>25</sup>	\$2,500 / year	\$1,500 / year	\$1,000 / year
Ambulance Services	\$200 per hospitalisation	\$150 per hospitalisation	\$100 per hospitalisation

<sup>19</sup> Applied onto Reasonable and Customary Expenses, after Pro-Ration and within applicable limits.

<sup>20</sup> Daily hospital cash is calculated based on the discharge ward. For all policyholders, the total amount we will reimburse You if the Key Rider is applicable is capped at the higher of 95% of the total bill (total charges incurred less all Benefits except Emergency Outpatient due to Accident under Premier Rider) or total bill less the Co-Payment cap listed under the Key Rider, if applicable.

<sup>21</sup> For Foreigners, the daily hospital cash is capped at \$125 / day for all GRH wards.

<sup>22</sup> Accommodation expenses for an Immediate Family Member who shares the hospital room of the Insured during an Inpatient Episode.

<sup>23</sup> Recommended in writing by the Attending Physician, and administered by a TCM Practitioner at Raffles Chinese Medicine Clinics or at a GRH.

<sup>24</sup> Including home medical, home nursing and home therapy.

<sup>25</sup> This Benefit is subject to Pro-Ration Factor (rates as stated in the Benefit Schedule). It is also subject to a co-payment of 5%.