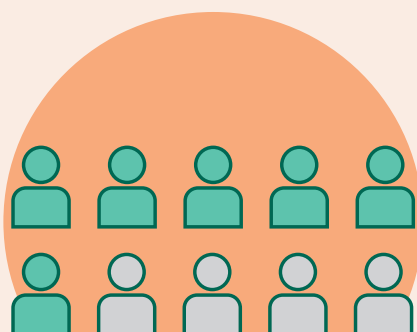


8 THINGS YOU NEED TO KNOW ABOUT INTEGRATED SHIELD PLANS



1 60% of Singaporeans have private insurance plans in the form of Integrated Shield Plans



AIA HealthShield Gold Max



Aviva MyShield



Great Eastern SupremeHealth

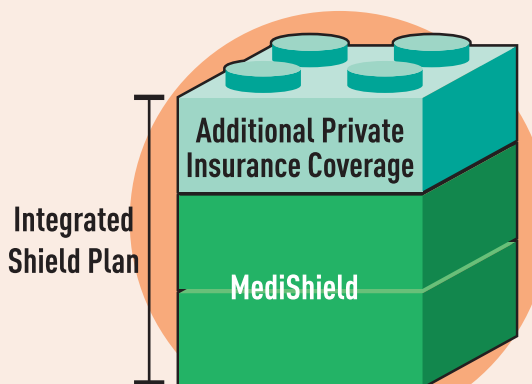


NTUC Income IncomeShield

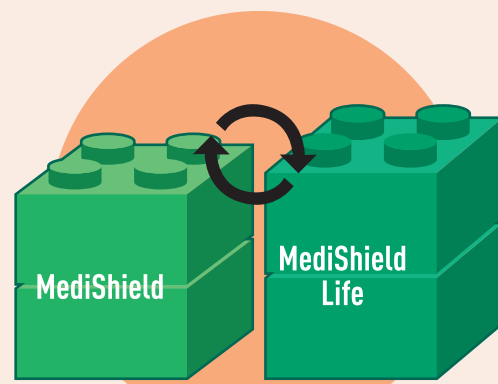


Prudential PruShield

2 If you have one of the plans above, you have an Integrated Shield Plan



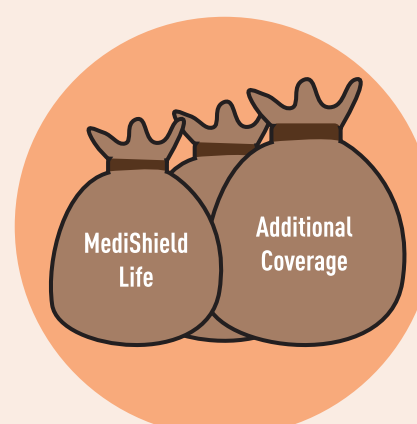
3 If you have an Integrated Shield Plan, you already have MediShield today



4 MediShield Life will automatically replace the MediShield portion in your Integrated Shield Plan by end-2015



5 MediShield Life will cover you for your pre-existing conditions, even if they have been excluded by your private insurer



6 As Integrated Shield Plans provide additional coverage, premiums will be higher than MediShield Life



7 All Singaporeans and Permanent Residents will receive subsidies for the MediShield Life portion of their Integrated Shield Plan if they meet the eligibility criteria

8 Consider these two questions if you are wondering what to do with your Integrated Shield Plan or if you should buy one:

- Do you wish to stay in a private ward and to choose your own doctor?
- Can you afford your Integrated Shield Plan premiums in the long term?

Riders are not part of an Integrated Shield Plan. They are separate add-on policies sold by private insurers to cover the deductible and co-insurance portions of your hospital insurance.