



PRUSHIELD & PRUEXTRA CHANGES IN BENEFITS & REPRICING EXERCISE
(updated on 28 February 2022)

FREQUENTLY ASKED QUESTIONS

PRUSHIELD & PRUEXTRA – CHANGES IN BENEFITS (1 APRIL 2022)

Q1 Why are we changing the benefits for PRUShield & PRUExtra Plans?

To keep up with market landscape changes and medical advancements, Prudential has decided to take this opportunity to align and refresh the benefits of our existing PRUShield suite. We want to ensure that the PRUShield suite continues to care for our customers' medical needs.

We will be making the following changes to our base plans; PRUShield Premier and PRUShield Plus:

- Changes to 2 benefits
- Introduction of 2 new benefits

At the same time, we will be making the following changes to our rider plans, PRUExtra Premier Copay, PRUExtra Plus CoPay, PRUExtra Premier and PRUExtra Plus:

- Changes to 2 benefits
- Introduction of 3 new benefits

These changes in benefits will apply on 1 April 2022 to all new and existing policies. Changes apply to Singapore Citizens, Permanent Residents and Foreigners.

Q2 What are the changes in benefits to the base plans; PRUShield Premier and PRUShield Plus?

To align with the current medical landscape, we will be changing these benefits:

Benefits	Before	With effect from 1 st April 2022
Psychiatric Treatment	<u>Per Policy Year (Inpatient only)</u> PRUShield Premier: \$4,000 PRUShield Plus: \$3,500	<u>Per Policy Year</u> PRUShield Premier: \$8,000 PRUShield Plus: \$7,000 (Inpatient, Pre- & Post-hospitalisation expenses incurred)
Pre- and Post-Hospitalisation Benefits for Short Stay Ward	N.A.	Pre- and Post-hospitalisation expenses incurred in a Short Stay Ward (at least 6 hours) in a Singapore Restructured Hospital

The following new benefits/claim limits will also be introduced for PRUShield Premier and PRUShield Plus plans:

New Benefits	Benefit/Claim Limits	
Congenital Abnormalities Benefit for Female Life Assured's Biological Child	<u>PRUShield Premier</u> \$20,000/lifetime (limited to \$5,000/child)	<u>PRUShield Plus</u> \$16,000/lifetime (limited to \$4,000/child)
Refresh Benefit	Resets Policy Year Limit when current Policy Year Limit is reached	

These changes in benefits will apply to all new and existing PRUShield Premier & PRUShield Plus policies on 1 April 2022. Changes apply to Singapore Citizens, Permanent Residents and Foreigners.

Please refer to the annexure embedded in your Customer Letter for more information.



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Q3 What are the changes in benefits to the rider plans; PRUExtra Premier CoPay, PRUExtra Plus CoPay, PRUExtra Premier and PRUExtra Plus?

To align with the current medical landscape, we will be changing these benefits:

Benefits	Before		With effect from 1 April 2022	
	PRUExtra Premier CoPay & PRUExtra Premier	PRUExtra Plus CoPay & PRUExtra Plus	PRUExtra Premier CoPay & PRUExtra Premier	PRUExtra Plus CoPay & PRUExtra Plus
Post-Hospitalisation Follow-up TCM	17 TCM Clinics		31 TCM Clinics (Addition of 14 Clinics)	
Immediate Family Member's Accommodation with Child	\$60 per day*	\$30 per day*	\$80 per day*	\$60 per day*

* up to a maximum of 10 days per hospitalisation

The following new benefits/claim limits will also be introduced for PRUExtra Premier CoPay, PRUExtra Plus CoPay, PRUExtra Premier, and PRUExtra Plus plans:

New Benefits	Claim Limits	
	PRUExtra Premier CoPay & PRUExtra Premier	PRUExtra Plus CoPay & PRUExtra Plus
Outpatient Psychiatric Treatment (Postpartum)	\$800 per Policy Year	\$600 per Policy Year
Autism Test	\$800 per Lifetime	\$600 per Lifetime
Recurrent Miscarriage (Cost of Investigation)	\$800 per Lifetime	\$600 per Lifetime

These changes in benefits will apply to all new and existing PRUExtra Premier CoPay, PRUExtra Plus CoPay, PRUExtra Premier and PRUExtra Plus policies on 1 April 2022. Changes apply to Singapore Citizens, Permanent Residents and Foreigners. Please refer to the annexure embedded in your Customer Letter for more information.

PRUSHIELD & PRUEXTRA – REPRICING (RENEWAL FROM 1 APRIL 2022)

Q4 What are the premium adjustments for PRUShield & PRUExtra Plans?

Every year, we will review how Singapore's healthcare cost and our claims experience is trending when determining the premium levels for our PRUShield and PRUExtra policies. Our aim is to keep premiums affordable.

Following our latest review, we have made an upward adjustment in the rates on the PRUShield and PRUExtra Premium Rate Table for some age groups to reflect a sustained increase in healthcare costs. Actual premiums will be calculated based on the customer's age as well as the discount received under the Claims Based Pricing scheme.

An upward premium adjustment will apply for the following plans:

- PRUShield Premier
- PRUShield Plus
- PRUExtra Premier (Withdrawn rider)
- PRUExtra Premier Lite (Withdrawn rider)
- PRUExtra Plus (Withdrawn rider)

Premium increase for the plans above will apply to new policies and existing policy renewals from 1 April 2022. Changes apply to Singapore Citizens, Permanent Residents and Foreigners.

For more information on the PRUShield Premier and PRUShield Plus premiums, please visit <https://www.prudential.com.sg/prushield-changes>.



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For the latest premium rate table on PRUExtra Premier, PRUExtra Premier Lite and PRUExtra Plus, please refer to your Premium Notice Letter upon renewal or login to our secured online customer portal <https://pruaccess.prudential.com.sg> and search for Policy Information > Policy Number.

Q5 How can I keep my premiums affordable in the long run?

Here are several ways you can keep your premiums affordable in the long run,

- Claim from your company's medical insurance instead of your personal policy and receive up to \$150 for each successful reimbursement.
- Earn **PRUWell Rewards**¹ under our Claims Based Pricing program and save on premiums by staying healthy
- Choose specialists from our **PRUPanel Connect**² program for more affordable treatments
- If you have a PRUExtra Premier plan, you can switch to a more affordable plan such as **PRUExtra Preferred Co-Pay Supplementary Plan**³

¹ For policies with PRUExtra Premier, PRUExtra Premier CoPay, PRUExtra Preferred CoPay or PRUExtra Plus supplementary plan only.

² For policies with PRUExtra Premier, PRUExtra Premier CoPay or PRUExtra Preferred CoPay supplementary plan only.

³ Important: Please consult with a Financial Consultant for advice before making any plan switch.

For more information, please visit www.prudential.com.sg/pep.

PRUSHIELD STANDARD PLAN – CHANGES IN BENEFITS (RENEWAL FROM 1 APRIL 2022)

Q6 Why are we changing the benefits for PRUShield Standard Plan?

To align with the changing needs in the medical landscape, enhancements are being introduced to the benefits for Standard Integrated Plan (IP), in accordance with the Ministry of Health's requirements, for new and existing policies renewing from 1 April 2022.

The changes in benefits are standard across all insurers. These include an increase in claim limits for selected medical treatments such as:

Benefits	Before	With effect from 1 st April 2022
External Radiotherapy for Cancer (Except Hemi-Body)	\$550/treatment	\$880/treatment
Kidney Dialysis	\$2,750/month	\$3,740/month
Policy Year Limit	\$150,000	\$200,000



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The following shows some new benefits that will be introduced to PRUShield Standard Plan:

New Benefits	Claim Limits
Inpatient Palliative Care Service (General)	\$560/day
Inpatient Palliative Care Service (Specialised)	\$760/day
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma	\$14,040/treatment

Changes in benefits for PRUShield Standard Plan will apply to new policies and existing policy renewals from 1 April 2022.

Please refer to the annexure embedded in your Customer Letter for more information.