



PRUSHIELD & PRUEXTRA REVISIONS
(updated on 1 October 2024)

FREQUENTLY ASKED QUESTIONS

PREMIUM ADJUSTMENTS AND BENEFIT REVISIONS

Q1 What changes are happening to PRUShield & PRUExtra Supplementary Plans premiums?

Following our latest review of Singapore’s medical inflation, healthcare costs and our claims experience on **PRUShield** and **PRUExtra Supplementary Plans**, we will be making the following revisions with effect from 1 October 2024 (new policies and existing policy renewals). These adjustments apply to Singapore Citizens, Singapore Permanent Residents, and Foreigners.

PRUShield Base Plans

Revisions	PRUShield Premier	PRUShield Plus	PRUShield Standard
Premium Changes	Yes	No change	No change

PRUExtra Supplementary Plans

There will be no premium adjustments from 1 October 2024 for **PRUExtra Supplementary Plans**. However, please note that adjustments were made previously effective from 1 April 2024. Find out more [here](#).

For the latest premium rate table, please refer to your Premium Notice Letter upon renewal or log in to our secured online customer portal PRUaccess at <https://pruaccess.prudential.com.sg> and search for Policy Information > Policy Number.

Q2 Is there any change in benefits for PRUShield & PRUExtra Supplementary Plans?

There is no change in benefits for **PRUShield** and **PRUExtra Supplementary Plans** from 1 October 2024. For details on benefit changes effective from 1 April 2024, please refer [here](#).

Q3 How can I keep my premiums affordable in the long run?

Here are several ways you can keep your premiums affordable:

- Claim from your company’s medical insurance instead of your personal policy and receive up to \$150 for each successful reimbursement.
- Earn **PRUWell Reward**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, consider switching to a more affordable plan such as **PRUExtra Preferred CoPay Supplementary Plan**³.
- If you have a **PRUExtra Preferred CoPay** supplementary plan, your premium will remain the same upon renewal from 1 April 2024 if all claims within the same review period are for treatments by specialists under our **PRUPanel Connect** program.

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.



MOBILE INPATIENT CARE @ HOME (MIC@HOME)

Q4 What is Mobile Inpatient Care @ Home (MIC@Home)?

Mobile Inpatient Care @ Home (MIC@Home) is an alternative inpatient care delivery model that offers clinically suitable patients the option of being hospitalised in their own homes, instead of a restructured hospital ward. Mobile hospital care teams provide selected inpatient-level services at home, including regular visits by doctors, nurses and therapists, intravenous therapy, and investigations.

For more information on MIC@Home, including eligibility details, you may refer to: <https://moht.com.sg/mic-home/>

Q5 When will MIC@Home coverage be implemented?

From 1 April 2024, MediShield Life, MediSave and Integrated Shield Plan coverage will apply to MIC@HOME.

Q6 Will I be covered for MIC@Home under my PRUShield (and PRUExtra Supplementary Plans)?

Yes, customers with **PRUShield** (and **PRUExtra Supplementary Plans**) will be covered for MIC@Home from 1 April 2024 for the following:

- Inpatient-level services at home (i.e. daily ward and treatment charges)
- Cost of medical equipment use
- Nursing care

MIC@Home will be considered equivalent to inpatient treatment.

Q7 Will I be covered for transport-related charges under my PRUShield (and PRUExtra Supplementary Plans)?

Transport-related charges will not be covered by **PRUShield**. However, if you have a **PRUExtra Supplementary plan**, the ambulance fee from your residence to the hospital (i.e. Home to Hospital) can be covered under the 'Accident & Emergency Ambulance Fee' up to its specific benefit limits.

Q8 Will I be covered for pre/post-hospitalisation treatments if I am treated under MIC@Home?

Yes, you will be covered for pre/post-hospitalisation treatments, as MIC@Home is considered equivalent to inpatient treatment.

Q9 Can the coverage on MIC@Home be found in my policy contract?

We will update our policy documents in April 2025. You will receive an Annexure reflecting the changes in the policy documents.