



PRUShield & PRUExtra Comparison Chart



MediShield Life

MediShield Life
National health insurance scheme for all Singaporeans and Permanent Residents of Singapore. Covers up to class B2/C wards at restructured hospitals.

PRUShield Base Plans

PRUShield Premier
Provides coverage for medical and surgical expenses at **restructured and private hospitals**. The Deductible¹ and Co-insurance² are to be paid by you.

PRUShield Plus³
Provides coverage for medical and surgical expenses at **restructured hospitals (up to class A wards)**. The Deductible¹ and Co-insurance² are to be paid by you.

PRUShield Standard³
Provides coverage for medical and surgical expenses at **restructured hospitals (up to class B1 wards)**. The Deductible¹ and Co-insurance² are to be paid by you.

PRUExtra Supplementary Plans

PRUExtra Premier CoPay

- Covers 95% of your Deductible¹ and half of your Co-insurance², with a S\$3,000 stop-loss⁴ (per policy year).
- Your renewal premium is subject to claims-based premium pricing.
- Enjoy access to PRUPanel Connect value-added services.

PRUExtra Preferred CoPay

- Covers your expenses at restructured and private hospitals under our Panel and Non-panel providers⁵. Expenses from No Access Healthcare Institutions⁶ will not be covered.
- Covers 95% of your Deductible¹ and half of your Co-insurance², with a S\$3,000 stop-loss⁴ (per policy year).
- Your renewal premium is subject to claims-based premium pricing, except for successful Panel claims⁷.
- Enjoy access to PRUPanel Connect value-added services.

PRUExtra Premier Lite CoPay

- Covers 50% of your Deductible¹ (up to S\$1,750 per policy year) and half of your Co-insurance², with a S\$3,000 stop-loss⁴ (per policy year).
- No access to PRUPanel Connect value-added services.
- No claims-based premium pricing.

PRUExtra Plus CoPay

- Covers 95% of your Deductible¹ and half of your Co-insurance², with a S\$3,000 stop-loss⁴ (per policy year).
- No access to PRUPanel Connect value-added services.
- No claims-based premium pricing.

PRUExtra Plus Lite CoPay

- Covers 50% of your Deductibles¹ (up to S\$1,750 per policy year) and half of your Co-insurance², with a S\$3,000 stop-loss⁴ (per policy year).
- No access to PRUPanel Connect value-added services.
- No claims-based premium pricing.

N.A.

¹ Deductible is a fixed amount to be paid by a policyowner before the MediShield Life and PRUShield benefits are payable. Deductible will increase by 50% depending on ward class when the life assured is above age 85.

² Co-insurance is a percentage of the claimable amount that a policyowner needs to co-pay after deductible.

³ Pro-ration applies if you go to a private hospital.

⁴ Stop-loss refers to the total out-of-pocket expenses you need to make under the Deductible, Co-insurance and Co-payment features, which will not exceed the sum of S\$3,000 per policy year if your hospital confinement is with one of the Panel providers, EP specialists, and for emergency cases. However, any amount that you pay that is above any of the benefit's maximum limit will not add towards the annual stop-loss amount.

⁵ Our Panel Providers consist of participating specialists on the PRUPanel Connect programme who provide inpatient or day surgery treatment at Panel Healthcare Institutions (Panel HI). Panel HI refer to all restructured Hospitals and treatment centres, participating private Hospitals, and participating private treatment centres that appear on our PRUPanel Connect [website](#).

Non-panel providers refer to specialists in Non-panel Healthcare Institutions (Non-panel HI), which are private Hospitals and private treatment centres listed under Non-panel on our website; and non-participating private specialists who provide inpatient or day surgery treatment in private Hospitals and private treatment centres listed under Panel HI on our [website](#). We may change this Panel or Non-panel list from time to time.

⁶ All private hospitals or private medical institutions not under our Panel or Non-panel list will be considered as No Access Healthcare Institutions.

⁷ Premium level will remain unchanged for PRUExtra Preferred CoPay upon the next policy renewal if all claims within the same review period is a successful Panel claim.