



**PRUSHIELD & PRUEXTRA CHANGES IN BENEFITS & REPRICING EXERCISE**  
(updated on 1 April 2024)

**FREQUENTLY ASKED QUESTIONS**

**PRUSHIELD & PRUEXTRA – CHANGES IN BENEFITS**

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

Effective from 1 December 2023, the Ministry of Health (MOH) has provided higher MediShield Life (MSHL) and MediSave (MSV) limits for patients with multiple primary cancers:

- (i) For cancer drug treatment, the limit is the sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer in that month; and
- (ii) For cancer drug services, the limit is twice the current limit for patients with one primary cancer if the patient had received treatment for multiple primary cancers at any point in time within the same Policy Year.

In line with the latest MOH changes, the claim limit of **PRUShield** and **PRUExtra** for patients with multiple primary cancers will be increased with effect from 1 April 2024.

On top of that, medical technology is constantly evolving and offering new ways to improve your health and well-being. At Prudential, we want to make sure that you have access to the best and most advanced treatments available and, hence, have decided to take this opportunity to align the benefits of our existing **PRUShield** suite so that the **PRUShield** suite continues to take care of our customers' medical needs.

Along with the benefit enhancements, we have revised the premium of **PRUExtra** supplementary plans as part of our regular review. This premium adjustment is due to escalating healthcare costs and rising claim incidents and costs in Singapore.

**Q2 What are the changes in benefits to PRUShield Premier and PRUShield Plus?**

The following enhancements will be applicable to new and existing policies from 1 April 2024:

Benefits	Before 1 April 2024	From 1 April 2024
	PRUShield Premier and PRUShield Plus	PRUShield Premier and PRUShield Plus
<b>a) Congenital Abnormalities Benefit of Life Assured</b>	<p><u>If diagnosed or symptoms first appear within 24 months of cover start date</u></p> <ul style="list-style-type: none"> <li>• S\$20,000 per Policy Year for <b>PRUShield Premier</b>;</li> <li>• S\$15,000 per Policy Year for <b>PRUShield Plus</b></li> </ul> <p><u>If diagnosed or symptoms first appear after 24 months of cover start date</u></p> <ul style="list-style-type: none"> <li>• As Charged</li> </ul>	<p><u>Regardless of when the condition is diagnosed or symptoms first appear after the cover start date</u></p> <ul style="list-style-type: none"> <li>• As Charged<sup>#</sup></li> </ul>
<b>b) Cell Tissue and Gene Therapy Treatment</b>	S\$75,000 per Policy Year	S\$250,000 per Policy Year
<b>c) Proton Beam Therapy Treatment</b>	S\$50,000 per Policy Year	S\$100,000 per Policy Year



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Benefits	Before 1 April 2024	From 1 April 2024
	PRUShield Premier and PRUShield Plus	PRUShield Premier and PRUShield Plus
<b>d) Cancer drug services* for patients receiving treatment for multiple primary cancers (per Policy Year)</b>	Nil	5x MSHL Limit for multiple primary cancers

# For existing policies incepted before 1 April 2024, the enhanced Congenital Abnormalities Benefit of life assured will apply starting from 1 April 2024, provided that the conditions are first diagnosed by a Registered Medical Practitioner or symptoms first appear on or after 1 April 2024.

\* Please refer to the Cancer Drug List (CDL) on the MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL) and the MediShield Life Benefits on the MOH's website for the MediShield Life claim limit for Cancer Drug Services. As of 1 December 2023, the MediShield Life claim limit for Cancer Drug Services is S\$3,600 (for one primary cancer) and S\$7,200 (for multiple primary cancers).

The following enhancements will be applicable to new policies from 1 April 2024. For existing policies, the enhancements will apply upon renewal from 1 April 2024:

Benefits	Before renewal of policy		Upon renewal of policy from 1 April 2024	
	PRUShield Premier	PRUShield Plus	PRUShield Premier	PRUShield Plus
<b>e) Policy Year Limit</b>	S\$1,200,000	S\$600,000	S\$1,200,000 or S\$2,000,000 if admitted and treated by our Panel Providers <sup>^</sup>	S\$1,000,000
<b>f) Refresh Benefit<sup>^^</sup> (resets the Policy Year Limit when it is reached)</b>	S\$1,200,000	S\$600,000	S\$1,200,000	S\$1,000,000

<sup>^</sup> For PRUShield Premier, the Policy Year Limit is S\$2,000,000, provided all claims within the same Policy Year are incurred at Panel Providers. We have listed the Hospitals and medical institutions we cover as Panel providers on our website at <https://www.prudential.com.sg/PRUpanel-connect>.

<sup>^^</sup> Only if life assured is hospitalised for an illness or injury that is not directly or indirectly related to any existing or past illnesses or injuries and only applicable for inpatient hospitalisation. Prudential will not pay for any outpatient, day surgery, pre- or post-hospitalisation expenses, or any other inpatient treatment related to a previously known condition under the Refresh benefit.

For more details on the benefit changes and changes in policy contract and exclusions, please refer to the policy document for the full terms and conditions.

**Q3 What are the changes in benefits to PRUShield Standard?**

The following enhancements will be applicable to new and existing policies from 1 April 2024:

Benefits	Before 1 April 2024	From 1 April 2024
	PRUShield Standard	PRUShield Standard
<b>a) Cancer drug treatment* for patients receiving treatment for multiple primary cancers (per month)</b>	Nil	Sum of the highest cancer drug treatment limits among the claimable treatments received for each primary cancer per month
<b>b) Cancer drug services* for patients receiving treatment for multiple primary cancers (per Policy Year)</b>	Nil	2x of MSHL Limit for multiple primary cancers

\* Please refer to the Cancer Drug List (CDL) on the MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL) and the MediShield Life Benefits on the MOH's website for the MediShield Life claim limit for Cancer Drug Services. As of 1 December 2023, the MediShield Life claim limit for Cancer Drug Services is S\$3,600 (for one primary cancer) and S\$7,200 (for multiple primary cancers).

**Q4 What are the changes in benefits to PRUShield A and PRUShield B?**

The following enhancements will be applicable to existing policies from 1 April 2024:

Benefits	Before 1 April 2024	From 1 April 2024
	PRUShield A and PRUShield B	PRUShield A and PRUShield B
<b>a) Cancer drug services* for patients receiving treatment for multiple primary cancers (per Policy Year)</b>	Nil	3x of MSHL Limit for multiple primary cancers <sup>^</sup>

\* Please refer to the Cancer Drug List (CDL) on the MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL) and the MediShield Life Benefits on the MOH's website for the MediShield Life claim limit for Cancer Drug Services. As of 1 December 2023, the MediShield Life claim limit for Cancer Drug Services is S\$3,600 (for one primary cancer) and S\$7,200 (for multiple primary cancers).

<sup>^</sup> Claims payable for both Cancer drug treatments and Cancer drug services are subject to a combined annual limit of S\$42,000 (for PRUShield A) and S\$36,500 (for PRUShield B).



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**Q5 What are the changes in benefits to PRUExtra supplementary plans?**

The following enhancements will be applicable to new and existing policies from 1 April 2024:

Benefits	Before 1 April 2024	From 1 April 2024
	PRUExtra (Premier CoPay, Premier Lite CoPay, Preferred CoPay, Premier <sup>#</sup> , Premier Lite <sup>#</sup> , Plus CoPay, Plus Lite CoPay, Plus <sup>#</sup> , Plus Lite <sup>#</sup> )	PRUExtra (Premier CoPay, Premier Lite CoPay, Preferred CoPay, Premier <sup>#</sup> , Premier Lite <sup>#</sup> , Plus CoPay, Plus Lite CoPay, Plus <sup>#</sup> , Plus Lite <sup>#</sup> )
<b>a) Cancer drug services* for patients receiving treatment for multiple primary cancers (per Policy Year)</b>	Nil	10x of MSHL Limit for multiple primary cancers

<sup>#</sup> *withdrawn*

\* *Please refer to the Cancer Drug List (CDL) on the MOH's website for the MediShield Life claim limits for Cancer Drug Treatment (on the CDL) and the MediShield Life Benefits on the MOH's website for the MediShield Life claim limit for Cancer Drug Services. As of 1 December 2023, the MediShield Life claim limit for Cancer Drug Services is S\$3,600 (for one primary cancer) and S\$7,200 (for multiple primary cancers).*

The following enhancements will be applicable to new policies from 1 April 2024. For existing policies, the enhancements will apply upon renewal from 1 April 2024:

Benefits	Before 1 April 2024		From 1 April 2024	
	PRUExtra Preferred CoPay		PRUExtra Preferred CoPay	
<b>b) Revised claims-based premium pricing for PRUExtra Preferred CoPay</b>	Source of Claim	Panel Providers (except Restructured hospitals or treatment centres)	Source of Claim	Panel Providers (except Restructured hospitals or treatment centres)
	Premium level at the next policy renewal	<p><u>If claim payment during the Review Period is S\$1,000 and below</u></p> <ul style="list-style-type: none"> <li>Premium level at the next policy renewal remains at the same level</li> </ul> <p><u>If claim payment during the Review Period is above S\$1,000</u></p> <ul style="list-style-type: none"> <li>Premium level at the next policy renewal Up 1 level (limit at Level 5)</li> </ul>		



## **PREMIUM ADJUSTMENT OF PRUEXTRA – REPRICING**

### **Q6 What are the premium adjustments for PRUShield & PRUExtra Plans?**

Following our latest review of Singapore’s medical inflation, healthcare costs and our claims experience on **PRUShield** plans and **PRUExtra** supplementary plans, we will not increase the **PRUShield** base plans premiums from 2 September 2022 to 31 August 2024 but will be making an upward adjustment in the rates for all our supplementary plans, which will apply to new policies and existing policy renewals from 1 April 2024. Changes are applicable to Singapore Citizens, Permanent Residents and Foreigners.

Actual premiums will be calculated based on the customer’s age as well as the discount received under the Claims Based Pricing scheme.

The upward premium adjustment will apply to the following supplementary plans:

- **PRUExtra Premier CoPay**
- **PRUExtra Preferred CoPay**
- **PRUExtra Premier Lite CoPay**
- **PRUExtra Plus CoPay**
- **PRUExtra Plus Lite CoPay**
- **PRUExtra Premier (withdrawn)**
- **PRUExtra Premier Lite (withdrawn)**
- **PRUExtra Plus (withdrawn)**
- **PRUExtra Plus Lite (withdrawn)**

For the latest premium rate table, 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.

### **Q7 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**<sup>1</sup> under our Claims Based Pricing program and save on premiums by staying healthy
- Choose specialists from our **PRUPanel Connect**<sup>2</sup> program for more affordable treatments
- If you have a **PRUExtra Premier** plan, you can switch to a more affordable plan such as **PRUExtra Preferred CoPay Supplementary Plan**<sup>3</sup>
- If you have a **PRUExtra Preferred CoPay** supplementary plan, upon renewal from 1 April 2024, your premium will remain on the same level if all the claims you submit within the same review period are treatments by specialists under our **PRUPanel Connect** programme.

<sup>1</sup> For policies with **PRUExtra Premier**, **PRUExtra Premier CoPay**, **PRUExtra Preferred CoPay** or **PRUExtra Plus supplementary plan** only.

<sup>2</sup> For policies with **PRUExtra Premier**, **PRUExtra Premier CoPay** or **PRUExtra Preferred CoPay** supplementary plan only.

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

For more information, please visit [www.prudential.com.sg/pep](http://www.prudential.com.sg/pep).

## **MULTIPLE PRIMARY CANCERS**

### **Q8 What are multiple primary cancers?**

Multiple primary cancers are two or more cancers arising from different sites and/or are of a different histology or morphology group. A patient with cancer that has spread (metastasised) from the place where it first started to another part of the body will be considered as having a single primary cancer, as the cancer in the other part of the body started from the original cancer.

For example, cancer cells may spread from the breast (primary cancer) to form new tumours in the lung (secondary cancer / metastatic cancer). The new tumour in the lung will not be considered as another primary cancer.

### **Q9 What is an example of a claimable cancer drug treatment for multiple primary cancers under my PRUShield policy?**

A patient is diagnosed with two primary cancers. The following treatments were used for each primary cancer:

Cancer Type	Prescribed Treatment	Clinical Indication	MediShield Life (MSHL) Limit for one primary cancer	MediSave (MSV) claim limit
Primary Cancer A	pembrolizumab	Other indication	S\$1,800	S\$600
Primary Cancer B	cisplatin	For cancer treatment	S\$200	S\$600

As of 1 December 2023, the MediShield Life claim limit for Cancer Drug Services is S\$3,600 (for one primary cancer) and S\$7,200 (for multiple primary cancers).

- (i) If the patient owns a PRUShield Premier, all prescribed treatments are claimable up to the limit shown in the table below.

<b>Computation of maximum claimable limit</b>			
	<b>MediSave</b> (w.e.f 1 Dec 2023)	<b>MediShield Life</b> (w.e.f 1 Dec 2023)	<b>PRUShield Premier</b> (w.e.f 1 April 2024)
<b>Cancer Drug Treatment for multiple primary cancers (per month)</b>	Sum of the highest claim limit for the treatments received for each cancer = S\$600 + S\$600 = S\$1,200	Sum of the highest claim limit for the treatments received for each cancer = S\$1,800 + S\$200 + = S\$2,000	Sum of the highest claim limit for the treatments received for each cancer = (5 x S\$1,800) + (5 x S\$200) = S\$10,000
<b>Cancer Drug Services for multiple primary cancers (per Policy Year)</b>	2 times of the MSV limit = 2 x S\$600 = S\$1,200	MSHL limit for multiple primary cancers = S\$7,200	5 times of MSHL Limit for multiple primary cancers = 5 x S\$7,200 = S\$36,000



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- (ii) If the patient owns a **PRUShield Premier** and **PRUExtra Premier CoPay**, all prescribed treatments are claimable up to the limit shown in the table below.

Computation of maximum claimable limit				
	MediSave (w.e.f 1 Dec 2023)	MediShield Life (w.e.f 1 Dec 2023)	PRUShield Premier (w.e.f 1 April 2024)	PRUExtra Premier CoPay (w.e.f 1 April 2024) In addition to PRUShield base plan limit
<b>Cancer Drug Treatment for multiple primary cancers (per month)</b>	Sum of the highest claim limit for the treatments received for each cancer = S\$600 + S\$600 = S\$1,200	Sum of the highest claim limit for the treatments received for each cancer = S\$1,800 + S\$200 = S\$2,000	Sum of the highest claim limit for the treatments received for each cancer = (5 x S\$1,800) + (5 x S\$200) = S\$10,000	Sum of the highest claim limit for the treatments received for each cancer = (15 x S\$1,800) + (15 x S\$200) = S\$30,000
<b>Cancer Drug Services for multiple primary cancers (per Policy Year)</b>	2 times of the MSV limit = 2 x S\$600 = S\$1,200	MSHL limit for multiple primary cancers = S\$7,200	5 times of MSHL Limit for multiple primary cancers = 5 x S\$7,200 = S\$36,000	Additional 10 times of MSHL Limit for multiple primary cancers = 10 x S\$7,200 = S\$72,000

- (iii) If the patient owns a **PRUShield Standard Plan**, all prescribed treatments are claimable, up to the limit shown in the table below.

Computation of maximum claimable limit			
	MediSave (w.e.f 1 Dec 2023)	MediShield Life (w.e.f 1 Dec 2023)	PRUShield Standard (w.e.f 1 April 2024)
<b>Cancer Drug Treatment for multiple primary cancers (per month)</b>	Sum of the highest claim limit for the treatments received for each cancer = S\$600 + S\$600 = S\$1,200	Sum of the highest claim limit for the treatments received for each cancer = S\$1,800 + S\$200 = S\$2,000	Sum of the highest claim limit for the treatments received for each cancer = (3 x S\$1,800) + (3 x S\$200) = S\$6,000
<b>Cancer Drug Services for multiple primary cancers (per Policy Year)</b>	2 times of the MSV limit = 2 x S\$600 = S\$1,200	MSHL limit for multiple primary cancers = S\$7,200	2 times of MSHL Limit for multiple primary cancers = 2 x S\$7,200 = S\$14,400



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(iv) If the patient owns a **PRUShield A** plan, all prescribed treatments are claimable up to the limit shown in the table below.

<b>Computation of maximum claimable limit</b>			
	<b>MediSave</b> (w.e.f 1 Dec 2023)	<b>MediShield Life</b> (w.e.f 1 Dec 2023)	<b>PRUShield A plan</b> (w.e.f 1 April 2024)
<b>Cancer Drug Treatment for multiple primary cancers (per month)</b>	Sum of the highest claim limit for the treatments received for each cancer = S\$600 + S\$600 = S\$1,200	Sum of the highest claim limit for the treatments received for each cancer = S\$1,800 + S\$200 = S\$2,000	Sum of the highest claim limit for the treatments received for each cancer = (3 x S\$1,800) + (3 x S\$200) = S\$6,000
<b>Cancer Drug Services for multiple primary cancers (per Policy Year)</b>	2 times of the MSV limit = 2 x S\$600 = S\$1,200	MSHL limit for multiple primary cancers = S\$7,200	3 times of MSHL Limit for multiple primary cancers = 3 x S\$7,200 = S\$21,600

Note: Total claims payable for both Cancer drug treatment and Cancer drug services are subject to a combined annual limit of S\$42,000 (**PRUShield A**) and S\$36,500 (**PRUShield B**).