



Feeding
Washing
Walking
Dressing
Transferring
Toilet

20% off
premiums
throughout your
coverage
T&Cs apply.

GREAT CareShield

All it takes is one.
Get up to a lifetime of disability payouts.

Great is up to a lifetime of disability payouts

Recovering from disability takes time, and it comes with long-term medical and caregiving expenses. So having the assurance of cash payouts to lighten your daily living expenses is important.

With GREAT CareShield, monthly payouts¹ start when you are unable to perform just 1 out of the 6 Activities of Daily Living² (ADLs). Additionally, you will receive a lump sum payout³ that can be payable again upon future occurrence of disability from a different and unrelated cause.

Enhance your disability protection with GREAT CareShield, payable using your MediSave funds⁴. Sign up with us online so that you and your loved ones are financially assured should disability strike.

Disability can occur to anyone, at any point in our lives. Coupled with rising longevity from medical advancements and improvements in quality of care, you need adequate disability coverage, just in case. With the cost of long-term care averaging between S\$3,500 and S\$5,000[†], are you adequately covered, in the event of unexpected disabilities?

1 in 2

healthy Singaporeans aged 65 could become disabled in their lifetime*

57%

of our claimants are under the age of 50[^]

28%

of our claims result from the inability to perform 1 ADL[^]



¹ Subject to Deferment Period. Payouts of Monthly Benefit are payable for as long as the Life Assured suffers from the applicable number of disabilities, up to a lifetime.

² The 6 Activities of Daily Living (ADLs) are: washing, toileting, dressing, feeding, walking or moving around and transferring.

³ The Initial Benefit is a lump sum payment equivalent to 3 times of the Monthly Benefit. In the event the Life Assured fully recovers from the disability, the Initial Benefit may be paid again for subsequent episodes of inability to perform at least 1 ADL. However, it is not payable if such subsequent disabilities arise from or are related to the cause of disability(ies) for which there was a previous claim for Initial Benefit.

⁴ Subject to cap of S\$600 per calendar year per insured person.

[†] Source: <https://blog.moneysmart.sg/family/nursing-homes-singapore/>

* Source: <https://www.careshieldlife.gov.sg/careshield-life/about-careshield-life.html>

[^] Great Eastern's GREAT CareShield claims data (10 Oct 2021 – 19 Jan 2023).

Why GREAT CareShield



Disability financial support starts from the inability to perform any ADL

Receive monthly payouts and a lump sum Initial Benefit³ of up to S\$15,000 to support your daily expenses and long-term care. Your future premiums⁵ are also waived.



Get up to 90% more in monthly benefits for caregiver's and children's expenses

Upon the inability to perform at least 2 ADLs, you will receive an additional 60% of the Monthly Benefit in monthly payouts⁶ for caregiving support and an additional 30% of the Monthly Benefit in monthly payouts⁷ to provide for your child.



Utilise your MediSave funds⁴ for enhanced coverage

No additional cash premium top-ups may be needed as GREAT CareShield can be paid with your MediSave funds, up to a limit of S\$600 per calendar year per insured person. Whilst you are still young, start your disability coverage with lower premium rates⁸ that will not increase with age.

What are the Activities of Daily Living (ADLs)?



Washing

Ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.



Dressing

Ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.



Feeding

Ability to feed oneself food after it has been prepared and made available.



Toileting

Ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.



Walking or Moving Around

Ability to move indoors from room to room on level surfaces.



Transferring

Ability to move from a bed to an upright chair or wheelchair, and vice versa.

Start a conversation with your Great Eastern Financial Representative today and find out more.

⁵ Subject to Deferment Period, and for as long as the Life Assured continues to suffer from the disability.

⁶ Caregiver Benefit is subject to Deferment Period and payable for up to a maximum of 12 months (whether consecutive or not) per Policy Term.

⁷ Dependant Care Benefit is applicable if the Life Assured has a Child who is below 22 years old (age last birthday) as at the Claim Date; subject to Deferment Period and payable for up to a maximum of 48 months (whether consecutive or not) per Policy Term.

⁸ Premium rates are not guaranteed and they may be adjusted from time to time based on future experience.

Here's how GREAT CareShield enhances your disability coverage



Mike

is a 30-year-old dispatch rider, married with a child.

He decides to supplement his CareShield Life plan with **GREAT CareShield** for additional disability protection of S\$1,500 Monthly Benefit. He receives a 20% premium discount throughout his coverage and pays an annual premium of S\$584[#].

Scenario 1

Unable to perform **one ADL**².

AGE
32

Mike suffers a mild stroke and is certified as being unable to perform **one ADL**².

He receives a lump sum Initial Benefit³ of **S\$4,500**.

He also receives a Monthly Benefit¹ of **S\$750**.

Premium Waiver⁵

Premiums are waived during the period of disability

AGE
47

Mike would have received a total payout of **S\$139,500** in 15 years. He will continue to receive the benefits as long as he remains disabled.

Scenario 2

Unable to perform **two ADLs**².

AGE
32

Mike gets into a car accident and loses the ability to walk and feed himself.

He receives a lump sum Initial Benefit³ of **S\$4,500**.

He also receives a Monthly Benefit¹ of **S\$1,500**, Monthly Caregiver Benefit⁶ of **S\$900** and Monthly Dependant Care Benefit⁷ of **S\$450**.

Premium Waiver⁵

Premiums are waived during the period of disability

AGE
47

Mike would have received a total payout of **S\$306,900** in 15 years. He will continue to receive the benefits as long as he remains disabled.

If Mike loses the ability to perform three or more ADLs², he will receive **additional payouts** from his CareShield Life plan.



[#] Up to and including Policy Anniversary when the Life Assured is age 95 last birthday. Premium includes the prevailing rate of GST. The prevailing rate of GST is subject to change.

Table of Benefits

Plan Type	GREAT CareShield
Selectable Monthly Benefit	Minimum: S\$300 / Maximum: S\$5,000 (in multiples of S\$10)
Initial Benefit³	One lump sum of 3 times the Monthly Benefit payable upon inability to perform only 1 ADL
Monthly Benefit¹	50% of Monthly Benefit payable upon inability to perform only 1 ADL 100% of Monthly Benefit payable upon inability to perform at least 2 ADLs
Caregiver Benefit⁶	60% of Monthly Benefit payable upon inability to perform at least 2 ADLs, for up to 12 months
Dependant Care Benefit⁷	30% of Monthly Benefit payable upon inability to perform at least 2 ADLs, for up to 48 months
Waiver of Premium⁵	Premiums are waived upon inability to perform at least 1 ADL
Policy Term	Lifetime
Premium Type	Level premium ⁸ based on age last birthday at entry
Premium Payment Term	Entry age 30 to 47 – Up to and including the Policy Anniversary when the Life Assured is 67 or 95 (age last birthday) Entry age 48 to 64 – Up to and including the Policy Anniversary when the Life Assured is 95 (age last birthday) or 20 Years

Notes and Disclaimers

All ages specified refer to age last birthday.

Figures illustrated are rounded down to the nearest dollar.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

GREAT CareShield can be purchased by CareShield Life or ElderShield policyholders. All Supplements are regulated under the CareShield Life and Long-Term Care Act 2019.

This is only product information provided by us. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

Information correct as at 1 January 2024.

Reach for Great

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