



Integrated  
Shield Plans for  
professionals  
working and residing  
in Singapore

# **GREAT SupremeHealth**

**Enhanced with GREAT TotalCare**

Cover up to 95% of your total hospitalisation bill

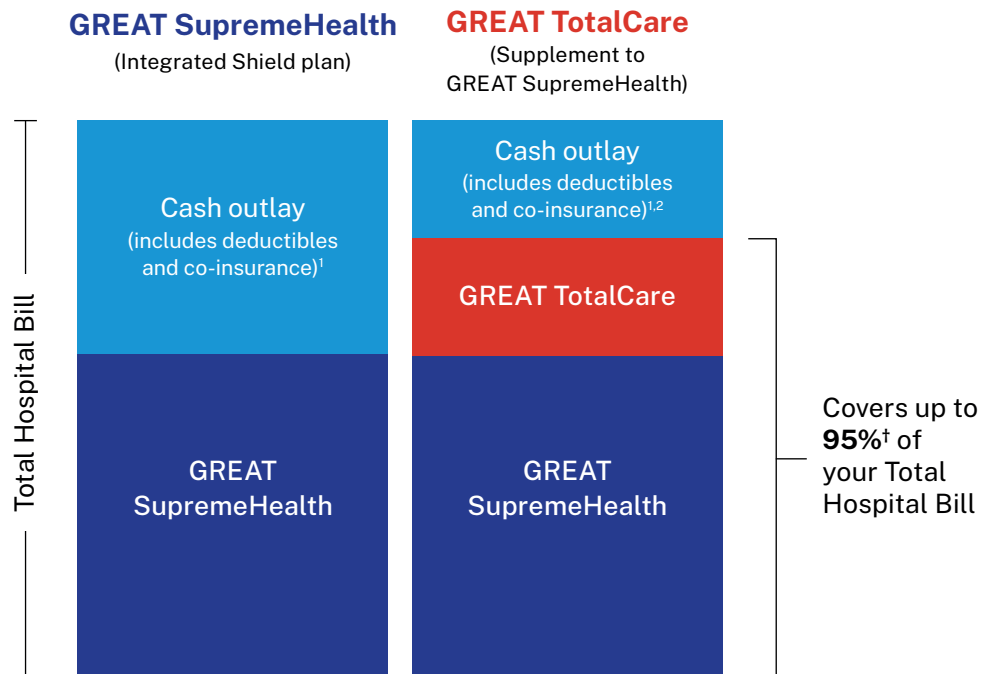
# Seamless healthcare coverage that supports you and your family in Singapore and beyond

Starting a new life in Singapore opens up a world of opportunities and experiences. As you settle into this vibrant city to live and work, having your healthcare coverage in place is key to a smooth transition. While Singapore offers world-class medical care, managing rising healthcare cost is essential for peace of mind. That's why we're here – to provide affordable, quality healthcare that stays with you as your life stages evolve, ensuring comprehensive protection and financial stability for you and your family wherever life takes you.



## Enjoy optimal healthcare coverage with GREAT SupremeHealth + GREAT TotalCare

Our range of Integrated Shield Plans and supplementary plans helps cover a majority of the hospitalisation costs you may incur at different life stages. When GREAT SupremeHealth is supplemented with GREAT TotalCare, it offers comprehensive protection, covering up to 95%<sup>†</sup> of your total hospitalisation bill due to an illness or injury, keeping out-of-pocket expenses to a minimum.



<sup>†</sup> Applicable when the GREAT SupremeHealth plan is attached with either: a) GREAT TotalCare A plan or GREAT TotalCare B plan; b) GREAT TotalCare P Signature and for bills incurred at Panel Providers and/or at Restructured Hospitals; or c) GREAT TotalCare P Optimum and for bills incurred at Restructured Hospitals.

# Access a wide range of healthcare options in Singapore with GREAT SupremeHealth + GREAT TotalCare



## Cover up to 95%<sup>†</sup> of your total hospitalisation bill

Unlike most corporate insurance policies, which typically end when your employment ceases, our plans offer guaranteed lifetime protection regardless of your employment status. Enjoy greater financial stability with coverage of up to 95%<sup>†</sup> of your hospitalisation bills, whether you choose Restructured Hospitals or Private Panel Providers.



## Comprehensive 24/7 worldwide medical protection

Gain access to comprehensive medical coverage worldwide by adding the GREAT TotalCare Plus rider to your GREAT TotalCare supplementary plan. Additionally, if you suffer a serious injury or medical condition outside of Singapore, the GREAT TotalCare Plus rider also covers Emergency Assistance Services, including Emergency Medical Evacuation and Emergency Medical Repatriation.



## Minimise out-of-pocket expenses with post-hospitalisation treatment coverage

With GREAT SupremeHealth, you will enjoy as-charged coverage for post-hospitalisation medical treatments provided within 365 days of hospitalisation discharge<sup>3</sup>, including physical, occupational and speech therapy. By supplementing your GREAT SupremeHealth coverage with GREAT TotalCare, you will also receive coverage for Traditional Chinese Medicine treatments<sup>4</sup> administered within 180 days of hospitalisation discharge, as well as expenses incurred for the purchase or rental of medical aids<sup>5</sup> like braces to support your rehabilitation.



## Access exclusive Health Connect benefits

Not familiar with Singapore's healthcare system? Our dedicated call-in service, Health Connect, can recommend preferred healthcare options to reduce your out-of-pocket medical costs.

Connect with us, and we will help you:

- Choose from a panel of over 700 private specialists across more than 25 medical specialties.
- Liaise with panel clinics to secure an appointment on your behalf.
- Get pre-approval for your medical bills before treatment so you know how much is covered.
- Understand your policy coverage and your treatment options while minimising out-of-pocket expenses.
- Connect with our partner, Farrer Park Hospital, to enhance your hospitalisation experience.



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

# Our range of GREAT SupremeHealth + GREAT TotalCare plans to suit your healthcare preferences and budget

Here's our guide to ensure adequate medical coverage for your preferred healthcare choices, starting with choosing a plan that suits your needs.

If you prefer to have a comprehensive selection of medical coverage for Private Hospitals, you may consider the following:

<p><b>GREAT SupremeHealth P Plus</b> (Integrated Shield Plan) +</p> <p><b>GREAT TotalCare P Signature</b> (Supplementary Plan)</p>	<p><b>GREAT SupremeHealth P Plus</b> (Integrated Shield Plan) +</p> <p><b>GREAT TotalCare P Optimum</b> (Supplementary Plan)</p>
<p>Covers up to 95%<sup>†</sup> of hospitalisation bills<sup>6</sup> and limit your out-of-pocket expenses to S\$3,000 per period of insurance, when the bills are incurred at Private Panel Providers.</p>	<p>Covers your hospitalisation bills<sup>6</sup> and limit your out-of-pocket expenses to S\$6,500 per period of insurance, when the bills are incurred at Private Panel Providers, with affordable premiums.</p>
<p>Premiums payable at each renewal are subject to Claims-Adjusted Pricing<sup>7</sup>.</p>	<p>Premiums payable at each renewal are <b>not</b> subject to Claims-Adjusted Pricing<sup>7</sup>.</p>

When supplemented with GREAT TotalCare P Signature or GREAT TotalCare P Optimum, up to 95%<sup>†</sup> of your hospitalisation bills incurred at Restructured Hospitals are covered, with out-of-pocket expenses limited to S\$3,000 per period of insurance.

If you prefer to have cost-effective medical coverage for Restructured Hospitals, you may consider the following:

<p><b>GREAT SupremeHealth A Plus</b> (Integrated Shield Plan) +</p> <p><b>GREAT TotalCare A</b> (Supplementary Plan)</p>	<p><b>GREAT SupremeHealth B Plus</b> (Integrated Shield Plan) +</p> <p><b>GREAT TotalCare B</b> (Supplementary Plan)</p>
<p>Covers up to 95%<sup>†</sup> of hospitalisation bills<sup>6</sup> for up to class A wards at Restructured Hospitals.</p>	<p>Covers up to 95%<sup>†</sup> of hospitalisation bills<sup>6</sup> for up to class B1 wards at Restructured Hospitals.</p>



# Here's how GREAT SupremeHealth P Plus + GREAT TotalCare P Optimum support your hospital bill at affordable premiums



## Crisanto, age 35

Crisanto seeks healthcare coverage that protects him both locally and internationally after relocating to Singapore. He values the flexibility to choose between private hospitals or medical providers and Restructured Hospitals for his healthcare needs. To meet these needs, he signs up for **GREAT SupremeHealth P Plus** and supplements it with **GREAT TotalCare P Optimum** and **GREAT TotalCare Plus** for added protection.

**GREAT SupremeHealth P Plus**  
Annual premium: S\$806.57<sup>^</sup>

**GREAT TotalCare P Optimum**  
Annual premium: S\$409.92<sup>^</sup>

**GREAT TotalCare Plus**  
Annual premium: S\$116.13<sup>^</sup>

Crisanto had a serious accident on his way to work and was hospitalised for 10 days in a Private Hospital in Singapore. He incurred an Eligible Bill of S\$150,000.



Here's how **GREAT SupremeHealth P Plus** covered Crisanto's Eligible Bill:

**Total Eligible Bill incurred:** **S\$150,000**

**Out-of-pocket expenses Crisanto paid:** **S\$18,150**

which consisted of:

- Deductible: S\$3,500
- Co-insurance: S\$14,650  
*10% x (S\$150,000 less deductible of S\$3,500)*

**GREAT SupremeHealth P Plus covered S\$131,850 of his Eligible Bill**



With **GREAT TotalCare P Optimum**, Crisanto's out-of-pocket expenses on the Eligible Bill were further reduced:

### Scenario 1 Private Panel Provider

Crisanto's out-of-pocket expenses consisted of:

- 100% of the deductible: S\$3,500
- 50% of the co-insurance: S\$7,325

**but this was capped at the Loss Limit\* of S\$6,500**

**GREAT TotalCare P Optimum paid S\$11,650**  
(S\$18,150 - S\$6,500)

Total cash outlay was S\$6,500  
from his S\$150,000 Eligible Bill

### Scenario 2 Private Non-Panel Provider

Crisanto's out-of-pocket expenses consisted of:

- 100% of the deductible: S\$3,500
- 50% of the co-insurance: S\$7,325

**Total: S\$10,825, with no Loss Limit\* applied**

**GREAT TotalCare P Optimum paid S\$7,325**  
(S\$18,150 - S\$10,825)

Total cash outlay was S\$10,825  
from his S\$150,000 Eligible Bill

<sup>^</sup> Premium illustrated for GREAT SupremeHealth P Plus, GREAT TotalCare P Optimum and GREAT TotalCare Plus plans include prevailing rate of GST. The prevailing rate of GST is subject to change.

\* Loss Limit is the amount at which the deductible, co-insurance and co-payment payable by the policyholder for the Eligible Bills incurred shall be capped. Loss Limit for GREAT TotalCare P Optimum is: S\$3,000 per period of Insurance for the Eligible Bills incurred at a Restructured Hospital; and S\$6,500 per period of Insurance for the Eligible Bills incurred at a Panel Provider.

# Here's how GREAT SupremeHealth A Plus + GREAT TotalCare A support your Restructured Hospital bill at a cost-effective premium



## Celina, age 35

Celina seeks healthcare coverage that protects her both locally and internationally after relocating to Singapore. She prefers treatment at a Restructured Hospital, where she can benefit from coordinated, team-based care provided by a network of doctors. To meet these needs, she signs up for **GREAT SupremeHealth A Plus** and supplement it with **GREAT TotalCare A** and **GREAT TotalCare Plus** for added protection.

**GREAT SupremeHealth A Plus**  
Annual premium: S\$522.59<sup>#</sup>

**GREAT TotalCare A**  
Annual premium: S\$214.95<sup>#</sup>

**GREAT TotalCare Plus**  
Annual premium: S\$116.13<sup>#</sup>

Celina had a serious accident on her way to work and was hospitalised for 10 days in a Restructured Hospital — Class A Ward in Singapore. She incurred an Eligible Bill of S\$100,000.



Here's how **GREAT SupremeHealth A Plus** covered Celina's Eligible Bill:

<b>Total Eligible Bill incurred at the Restructured Hospital — Class A Ward:</b>	<b>S\$100,000</b>
<b>Out-of-pocket expenses Celina paid:</b>	<b>S\$13,150</b>
<i>which consisted of:</i>	
• Deductible:	S\$3,500
• Co-insurance:	S\$9,650
<i>10% x (S\$100,000 less deductible of S\$3,500)</i>	

**GREAT SupremeHealth A Plus covered S\$86,850 of her Eligible Bill**



With **GREAT TotalCare A**, Celina's out-of-pocket expenses on the Eligible Bill were further reduced:

Celina's out-of-pocket expenses consisted of:	
• 5% of the deductible:	S\$175
• 50% of the co-insurance:	S\$4,825
<b>but this was capped at the Loss Limit<sup>‡</sup> of S\$3,000</b>	

**GREAT TotalCare A paid S\$10,150 (S\$13,150–S\$3,000)**  
Total cash outlay was S\$3,000 from her S\$100,000 Eligible Bill

<sup>#</sup> Premium illustrated for GREAT SupremeHealth P Plus, GREAT TotalCare A and GREAT TotalCare Plus plans include prevailing rate of GST. The prevailing rate of GST is subject to change.

<sup>‡</sup> Loss Limit is the amount at which the deductible, co-insurance and co-payment payable by the policyholder for the Eligible Bills incurred shall be capped. Loss Limit for GREAT TotalCare A is S\$3,000 per period of Insurance for the Eligible Bills incurred at a Restructured Hospital or at a Panel Provider.

- <sup>1</sup> The deductible is the amount which must be borne by the policyholder before any benefit becomes payable under GREAT SupremeHealth. Co-insurance is the proportion of the expenses that needs to be borne by the policyholder after the deduction of the deductible (where applicable).
- <sup>2</sup> 95% of the deductible is covered under selected GREAT TotalCare plan types. Please refer to Benefit Table in the policy contract for more information on coverage of the deductible under the different GREAT TotalCare plans.
- <sup>3</sup> Expenses incurred for Post-Hospitalisation Treatment will be covered up to 365 days from Hospital discharge if provided in a Restructured Hospital or prescribed by the admitting and/or main treating Specialist Doctor who is a Main Panel Provider or Extended Panel Provider that had ordered the Hospitalisation of the Life Assured.
- <sup>4</sup> For post-hospitalisation follow-up Traditional Chinese Medicine (TCM) treatment provided by a registered TCM practitioner in an approved TCM clinic outside of a Singapore Hospital or a Community Hospital, the expenses incurred will be subject to a limit of S\$60 per visit, up to one visit per day.
- <sup>5</sup> Such medical aids must be prescribed by a Medical Doctor and must be purchased or rented: (a) within 120 days before Hospitalisation; (b) during the period of Hospitalisation; or (c) within 180 days from the date of discharge from the Hospital, and subject to co-payment to be borne by the policyholder.
- <sup>6</sup> Subject to out-of-pocket expenses comprising deductible, co-insurance and co-payment, where applicable. For GREAT SupremeHealth A Plus, GREAT SupremeHealth B Plus and the supplementary plans, pro-ration will apply for bills at Private Hospitals/medical providers and/or at Restructured Hospitals when the bill is incurred at a ward class that is higher than the plan's ward class entitlement.
- <sup>7</sup> Claims-Adjusted Pricing framework is applicable for GREAT TotalCare P Signature. This framework allows you to decide on your preferred treatment provider, where such personal claims experience during the Assessment Period will determine your renewal premium rates for your supplementary plan.

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## Notes and Disclaimers

Terms and conditions apply.

Maximum entry age for GREAT SupremeHealth (P Plus, A Plus and B Plus), GREAT TotalCare and GREAT TotalCare Plus is age 75 years next birthday.

GREAT TotalCare and GREAT TotalCare Plus are not MediSave-approved Integrated Shield plans and premiums are not payable using MediSave. GREAT TotalCare is designed to complement the benefits offered under GREAT SupremeHealth. GREAT TotalCare Plus is a rider that can only be attached to GREAT TotalCare to extend medical coverage worldwide.

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 contracts.

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

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 October 2024.

# Reach for Great

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