

## **ENDORSEMENT MYSHIELD**

Notwithstanding anything contained in the Policy to the contrary, it is agreed that:

1. this Endorsement constitutes part of Your MyShield Policy contract ("**Policy Contract**"). Where any of the provisions of this Endorsement are inconsistent with any of the provisions of Your Policy Contract, the provisions herein shall prevail and the provisions of the Policy Contract shall be deemed to have been amended accordingly.

2. Your Policy Contract shall be amended with effect from 1 October 2007 as follows:

- **DEFINITIONS**

2.1 By including the following provisions under the Definitions section:

**Alternative Medicine Provider**

includes but not limited to a chiropractor, homeopath, osteopath, acupuncturist or Chinese Physician.

**Full Medical Underwriting Option**

means the underwriting option chosen by You where You elect to complete a medical history declaration giving details of the Insured Person's medical history which existed before the date of application for this Policy, including any Pre-Existing Conditions.

**Moratorium**

means a waiting period of five (5) years from the date of commencement of cover or the date of reinstatement for an Insured Person, whichever is later, after which a particular Pre-Existing Condition will be covered subject to the terms and conditions of the Policy.

**Moratorium Underwriting Option**

means the underwriting option chosen by You where no medical declaration is required.

2.2 By replacing the definition of Singapore Restructured Hospital under the Definitions section with the following:

**Singapore Restructured Hospital**

means the corporatised Singapore Government Hospitals and medical centres which include Singapore General Hospital, Changi General Hospital, KK Women's & Children's Hospital, Alexandra Hospital, Tan Tock Seng Hospital, National University Hospital, National Heart Centre, National Cancer Centre, Singapore National Eye Centre, National Skin Centre, Institute of Mental Health, National Neuroscience Institute, National Dental Centre, The Cancer Institute, The Eye Institute, The Heart Institute, Care Management Centre, Jurong Medical Centre and Singapore Footcare Centre.

- **GENERAL CONDITIONS**

2.3 By replacing clause 7, Change of Plan under General Conditions with the following:

**7. Change of Plan**

You may change the plan of an Insured Person, subject to Our approval in writing, by giving Us a written notice at least thirty (30) days prior to the Renewal Date of this Policy. This is subject to satisfactory evidence of insurability for each Insured Person at Your Expense for any upgrading of plan before the change can be effected on the Renewal Date.

2.4 By replacing clause 13, Pre-Existing Conditions under General Conditions with the following:

### **13. Pre-Existing Conditions**

All Pre-Existing Conditions are excluded under this Policy unless

(a) if You have chosen the Full Medical Underwriting Option, the Pre-Existing Condition has been declared by You and specifically accepted by Us, in writing, to be covered under this Policy;

Or

(b) if You have chosen the Moratorium Underwriting Option, and during the 5-year Moratorium in which the Insured Person remains in continuous cover under this Policy, the Insured Person has not, in relation to a Pre-Existing Condition:

- (i) experienced symptoms;
- (ii) sought advice or tests from a Physician, Specialist or Alternative Medicine Provider (including checkups for that Pre-Existing Condition);
- (iii) required treatment or medication; or
- (iv) received treatment or medication

in which case, We will cover that Pre-Existing Condition under this Policy . However, if at any time, during the 5-year Moratorium, the Insured Person undergoes any of the above, then that particular Pre-Existing Condition shall be permanently excluded under this Policy.

If You have already been insured under this Policy but do not fall within (a) or (b) above and We had previously excluded a Pre-Existing Condition, then the Moratorium Underwriting Option shall apply. The 5-year Moratorium will be deemed to have commenced from the Policy Commencement Date.

For the avoidance of doubt, the Moratorium will not apply to the following list of Pre-Existing Conditions and these Pre-Existing Conditions shall be permanently excluded under the Policy if You have chosen the Moratorium Underwriting Option:

- Heart Attack, heart bypass, angioplasty
- Chronic obstructive lung disease, chronic cor pulmonale, pulmonary hypertension
- Stroke
- Liver cirrhosis
- Paralysis
- Osteoporosis
- AIDS or HIV infection
- Thalassaemia Intermediate/ major
- Diabetes with complications such as protein in urine or eye problem
- Kidney failure
- Organ transplantation
- Systemic lupus erythematosus (SLE)
- Muscular dystrophy
- Multiple sclerosis
- Alzheimer's disease
- Dementia
- Any form of Cancer (other than skin cancer)
- Autism

2.5 By including the following provision as clause 22 under General Conditions:

**22. Policy Commencement Date**

The Policy Commencement Date is the date cover under this Policy commences for the Insured Person(s) PROVIDED We receive the premium (portion payable with CPF Medisave Account) from CPF Board within thirty (30) days of the Policy Commencement Date. Otherwise, We will change the Policy Commencement Date to a later date pending receipt of the premium (portion payable with CPF Medisave Account). An endorsement will then be issued to confirm the new Policy Commencement Date. If this happens, We will not be liable for any claim arising before the new Policy Commencement Date.

The balance of the premium payable (portion payable by cash), if any, must be paid within two (2) months of the Policy Commencement Date as stated in this Policy Schedule (or the new Policy Commencement Date as confirmed in the endorsement, if applicable), failing which the cover under this Policy is void from the Policy Commencement Date. We will then not be liable for any claim arising under this Policy and any premium received by Us shall be refunded without interest.

• **SECTION II – LIMITS OF LIABILITY**

2.6 By replacing Section II - Limits of Liability with the following:

The Company's liability is limited in amount to the Limits as stated in the Benefits Schedule for each item or type of cover provided under this Policy.

If an Insured Person under Plan 2 or 3 is hospitalised in a ward higher than what he is entitled to, the benefit payable will be reduced by first applying the applicable Pro-ration Factor as specified in the Benefits Schedule to the original final bills.

As long as the Insured Person is admitted to the ward (or below) of the plan chosen, no Pro-ration Factor will be imposed on the hospital bills. The Pro-ration factor is not applicable for Plan 1.

We will further deduct the following amounts as specified in the Benefits Schedule from the benefits payable:

- (a) the Annual Deductible which shall be borne by You;
- (b) the Co-Insurance amount (if the aggregate medical expenses covered under this Policy exceeds the Annual Deductible) which shall be borne by You; and
- (c) any sums due or owing to Us under this Policy.

The final computed benefits payout shall not exceed the Policy Year Limit and Lifetime Limit as stated in the Benefits Schedule based on the Plan selected for each Insured Person. As the Insured Person is also covered under MediShield, he shall enjoy reimbursement of benefits based on the higher of benefits under this Enhancement Plan or MediShield.

The Policy Year Limit per Insured Person stated in the Benefits Schedule is the maximum amount recoverable under the Policy as a whole in respect of any one Insured Person during any one Policy Year.

The Lifetime Limit per Insured Person stated in the Benefits Schedule is the maximum amount recoverable under the Policy in respect of any one Insured Person during his/her entire lifetime.

If the Insured Person has reached the Lifetime Limit of MediShield, an endorsement will be passed to reflect the termination of MediShield cover. We will continue to cover You under the plan You have chosen.

In the event the Insured Person reaches the age limit of MediShield, the cover under MediShield will be terminated. We will provide him cover under the Enhancement Plan beyond this age limit. An endorsement will be passed to reflect the termination of MediShield cover.

- **SECTION III – COVERED BENEFITS**

- 2.7 By replacing clause 2(b), Outpatient Cancer Treatment under Outpatient Kidney Dialysis and Cancer Treatment, Section III - Covered Benefits with the following:

**(b) Outpatient Cancer Treatment**

Charges for Chemotherapy, Radiotherapy, Immunotherapy and/or Stereotactic Radiotherapy treatment (or any other cancer treatment approved by Us) provided by a Hospital or at a legally registered cancer treatment centre, including examinations and tests ordered by a Physician on the same day of treatment. Any treatment of cancer covered under this benefit must be one approved by Ministry of Health but charges for consultation by the attending Physician are not covered.

- 2.8 By replacing clause 3(b), Major Organ Transplant under Special Benefits, Section III - Covered Benefits with the following:

**(b) Major Organ Transplant**

The cost of operations for the transplantation of the kidneys, heart, liver, lung or bone marrow where the Insured Person is the recipient. We will pay for the costs of acquiring the organ from a cadaveric (deceased) donor but not a living donor and only if the transplantation is Medically Necessary and rendered at Reasonable and Customary Charges. We will not pay for any costs if the transplantation is illegal or arises from any illegal transaction or practice. Cyclosporin, Tacrolimus (or any other immunosuppressants approved by Us) as part of the treatment after a major organ transplant to reduce the rate of rejection episodes are also payable.

No other type of benefit in the Policy provides cover in connection with Organ Transplant Benefit.

- 2.9 By replacing clause 3(e), Free Coverage for Child(ren) below age 8 years next birthday under Special Benefits, Section III - Covered Benefits with the following:

**(e) Free Coverage for Child(ren) up to age 20 at next birthday**

Any eligible Insured Person up to age 20 at next birthday will be covered for free under Plan 2 provided that both parents are covered under Plan 1 or 2 of this Policy. This is subject to satisfactory evidence of insurability for the child to be provided at the Insured's expense at the point of application for cover.

Notwithstanding clause 2 of this Endorsement, this benefit will take effect on 1 October 2007 or Your next Policy Renewal Date, whichever is later.

- **GENERAL EXCLUSIONS**

- 2.10 By replacing clause 12 under General Exclusions with the following:

12. Treatment for self-inflicted Injury, suicide, abuse of alcohol, drug addiction or abuse, psychological, emotional or mental problems or conditions (unless specifically stated as covered in the Benefits Schedule)

- 2.11 By replacing clause 16 under General Exclusions with the following:

16. Injury or Illness arising out of or in connection with

(a) active military, police or civil defence training, duties or operations, including maintenance of civil order, engagement in hostilities, participation in war (whether war be declared or not) and whether or not compensation or

reimbursement of hospitalisation or medical expenses in part or full has been made by the Government or the relevant authorities. For the avoidance of doubt, this shall not include operationally ready national service duty under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore ; or

- (b) any illegal act including resultant imprisonment.

2.12 By including the following provision as clause 22 under General Exclusions

- 22. Sexually transmitted diseases and any treatment or test in connection with Human Immunodeficiency Virus (HIV) Infection and all HIV infection-related conditions or diseases, but HIV infection acquired through blood transfusion will not be excluded.

2.13 By replacing the Benefits Schedule with the following:

<b>Benefits Schedule (All amounts in S\$)</b>			
<b>Benefits</b>	<b>MyShield</b>		
	<b>Plan 1 (Any Private Ward)</b>	<b>Plan 2 (Any Government/ 'Restructured Ward)</b>	<b>Plan 3 (B1 Government/ 'Restructured Ward)</b>
<b>1) Inpatient Benefits</b>			
Daily Room & Board	As charged	As charged	As charged
Intensive Care Unit			
Hospital Miscellaneous Services			
Surgical Benefits (including Radiosurgery <sup>2</sup> & day surgery)			
Daily In-Hospital Doctor's Visit			
Pre-Hospital Specialist's Consultation(leads to hospitalisation within 90 days)			
Pre-Hospital Diagnostic & Laboratory Services(leads to hospitalisation within 90 days)			
Post Hospital Follow-up Treatment(max 90 days after discharge)			
Accident Inpatient Dental Treatment(if received within 14 days following accident)			
<b>2) Outpatient Catastrophic Treatments</b>			
Outpatient Cancer: Radiotherapy/ Chemotherapy/ Immunotherapy	As charged	As charged	As charged
Outpatient Kidney Dialysis (inclusive of Erythropoietin drug as part of the treatment for chronic renal failure)	As charged	As charged	As charged
<b>3) Special Benefits:</b>			
(i) Extra Inpatient Coverage for Heart Attack, Major Cancer, Stroke, End Stage Lung Disease, End Stage Liver Disease	\$150,000 per policy year	\$100,000 per policy year	\$50,000 per policy year
(ii) Major Organ Transplant per policy year (inclusive of cost of procuring organs from cadaveric donor and Cyclosporin/Tacrolimus as part of the treatment for organ transplant)	\$250,000	\$150,000	\$50,000
(iii) Emergency Medical Complaint Outside Singapore (24hrs, 365 days, worldwide)	As charged; pegged to costs of Singapore Private Hospitals	As charged; pegged to costs of Singapore Restructured Hospitals	As charged; pegged to costs of Singapore B1 Restructured Ward
(iv) Inpatient Psychiatric Treatment per policy year (after 10 months of coverage)	\$5,000	\$5,000	N.A.
(v) Free Children Coverage under Plan 2 for all Children up to age 20 years old next birthday provided both parents take up either Plan 1 or 2	Yes	Yes	N.A.
<b>4) Final Expenses Benefit<sup>3</sup></b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Pro-ration Factor</b>			
Private Hospital/ Medical Institutions	N.A.	65% <sup>4</sup>	50% <sup>5</sup>
Restructured Hospitals - Class A		N.A.	85% if above B1 Ward <sup>5</sup>
<b>Annual Deductible Adjustable according to actual ward of admission</b>			
Inpatient			
C Class Ward	\$1,000	\$1,000	\$1,000
B2 Class Ward	\$1,500	\$1,500	\$1,500
B1 Class Ward	\$2,000	\$2,000	\$2,000
A1 Class Ward/ Private Hospital	\$3,000	\$3,000	\$3,000
Day Surgery	\$3,000	\$3,000	\$2,000
<b>Annual Deductible for insureds above 80 years next birthday Adjustable according to actual ward of admission</b>			
Inpatient			
C Class Ward	\$1,500	\$1,500	\$1,500
B2 Class Ward	\$2,250	\$2,250	\$2,250
B1 Class Ward	\$3,000	\$3,000	\$3,000
A1 Class Ward/ Private Hospital	\$4,500	\$4,500	\$4,500
Day Surgery	\$4,500	\$4,500	\$3,000
<b>Co-Insurance (applicable to claimable amount after deductible)</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>
<b>Maximum Claim Limits:</b>			
Policy Year Limit	\$500,000	\$300,000	\$150,000
Lifetime Limit	Unlimited	Unlimited	Unlimited
<b>Age Next Birthday</b>			
Last Entry Age	75 years	75 years	75 years
Maximum Coverage Age	Lifetime	Lifetime	Lifetime
<sup>1</sup> Singapore Restructured Hospital means the corporatised Singapore Government Hospitals and medical centres which include Singapore General Hospital, Changi General Hospital, KK Women's & Children's Hospital, Alexandra Hospital, Tan Tock Seng Hospital, National University Hospital, National Heart Centre, National Cancer Centre, Singapore National Eye Centre, National Skin Centre, Institute of Mental Health, National Neuroscience Institute, National Dental Centre, The Cancer Institute, The Eye Institute, the Heart Institute, Care Management Centre, Jurong Medical Centre and Singapore Footcare Centre. <sup>2</sup> Radiosurgery includes Gamma Knife & Novalis Treatment which can be performed as an Inpatient or day surgery procedure. The applicable Annual Deductible and Pro-ration Factor for Radiosurgery procedure will depend on its classification as an Inpatient or day surgery procedure. <sup>3</sup> Final Expenses Benefit is a waiver of Annual Deductible and Co-Insurance amounts, up to the limit stated, upon death occurring during hospitalisation or within 30 days of discharge of the hospitalisation and provided death occurs as a result of the cause of the hospitalisation. <sup>4</sup> Pro-ration Factor is applied to reduce higher class wards/ private hospital bills to Singapore Restructured Hospital equivalent in the claims computation of Plan 2. <sup>5</sup> Pro-ration Factor is applied to reduce higher class wards/ private hospital bills to B1 Restructured hospital equivalent in the claims computation of Plan 3. <sup>485</sup> Pro-ration Factor is not applicable to Outpatient Cancer Treatment & Day Surgery carried out in Singapore Restructured Hospital.			

3. All other terms and conditions of the Policy Contract shall remain in full force and effect except as modified hereby.

Date of Issue: 1 September 2007

A handwritten signature in black ink, consisting of a large, stylized 'C' followed by several loops and a final flourish.

---

Authorised Signature