

MYSHIELD - ENHANCED

Launch date: 1 August 2007

Why MyShield is the right choice!

Guaranteed Issuance* – First & Only Shield Plan to offer this!

Enjoy hassle free application with no medical underwriting required, ie Moratorium underwriting. MyShield is the first and only private integrated shield plan to offer this!

What's more, with Moratorium underwriting, pre-existing conditions may be covered if during the 5-year Moratorium in which the insured person remains in continuous cover, he/ she 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

** Provided the applicant is not of occupational class 4 and has never been declined for Life/ Health insurance application.*

Free Coverage for Child(ren) – First & Only Shield Plan to offer this!

Enjoy free child cover for your children up to age 20 at next birthday when you and your spouse are covered under Plan 1 or 2.

No Premium Increase!

Enjoy all the enhanced benefits at no extra cost to you!

Summary of Enhanced features

Product Benefits	NEW Limits	Old Limits
Free Coverage for Child(ren)	20 years (ANB)	7 years (ANB)
Outpatient Kidney Dialysis & Cancer Treatment	As charged basis for all 3 plans	Plan 1 : \$150,000 Plan 2 : \$100,000 Plan 3: \$ 30,000
Accident Inpatient Dental Treatment	As charged basis for all 3 plans	Plan 1: \$2,000 Plan 2: \$2,000 Plan 3: Not available
Major Organ Transplant	Plan 1 : \$250,000 Plan 2 : \$150,000 Plan 3 : \$ 50,000	Plan 1: \$150,000 Plan 2: \$100,000 Plan 3: \$ 30,000
Lifetime Limit	UNLIMITED for all 3 plans	Plan 1: \$2 million Plan 2: \$1.5 million Plan 3: \$1million
Annual Limit	Plan 1: \$500,000 Plan 2: \$300,000 Plan 3: \$150,000	Plan 1: \$300,000 Plan 2: \$200,000 Plan 3: \$100,000

*Subject to the terms and conditions of the Policy.

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