

MyCare

Medisave-approved ElderShield Supplement



Transform your ElderShield into lifetime benefits

How ElderShield works

ElderShield is an affordable insurance scheme providing basic financial protection to those who are severely disabled, meaning they are unable to perform at least 3 of the 6 Activities of Daily Living (ADLs), even with the aid of special equipment, and to always require the physical assistance of another person throughout the entire activity.

It provides a monthly cash payout of \$400 for a maximum of 6 years or \$300 for a maximum of 5 years to help pay the out-of-pocket expenses for the long-term care needed.

The 6 Activities of Daily Living



Transferring

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



Toileting

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



Dressing

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



Mobility

The ability to move indoors from room to room on level surfaces.



Washing

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



Feeding

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

Why MyCare is the right choice!

Now you can supplement your ElderShield with MyCare and enjoy these unique benefits:

Choice of benefit payout duration

With a choice of either a **Lifetime Benefit Payout Duration** or **12-year Benefit Payout Duration**, MyCare ensures you get a plan that is uniquely yours, catering to your needs.

Choice of premium payment term

You can also choose a **Limited Premium Payment Term** until age 67 next birthday (subject to a minimum of 20 years) or an **Ongoing Premium Payment Term** so you can be sure you stay within your financial capabilities.

Guaranteed lifetime cover

Regardless of when disability strikes, MyCare ensures you are able to make a claim at any age.

Recover and still receive 50% monthly benefit

After a severe disability claim, as you recover, you may still need special care if unable to perform at least 2 ADLs. With MyCare's **Rehabilitation Benefit**, you can continue to receive 50% of the applicable Severe Disability monthly benefit.

Cash-free with Medisave

Hassle-free payment with Medisave up to \$600 per year per Life Assured. You also have the flexibility to use the Medisave of your spouse, children parents or grandchildren.

Additional benefits

Choice of 5 monthly benefits

MyCare allows you to choose how much you want to be covered for, with the choice of 5 monthly benefits – \$600, \$800, \$1,000, \$1,400 and \$2,000.

Dependant Care Benefit

If you have a child aged 21 years and below at the point of claim, you enjoy an additional \$200/month for 36 months, on top of your monthly Severe Disability Benefit or Rehabilitation Benefit.

Lump Sum Benefit

MyCare helps meet the initial higher costs of severe disability by providing additional 3 times your first monthly Severe Disability Benefit for your first payout.

Death Benefit

In the unfortunate event of death while in claim, MyCare's provides additional 3 times your last drawn monthly benefit.

Start young and enjoy low premiums

Premiums are level and do not increase with age. The younger you are, the lower your premiums. Maximise your Medisave by getting higher coverage while you are young!

Do you know?

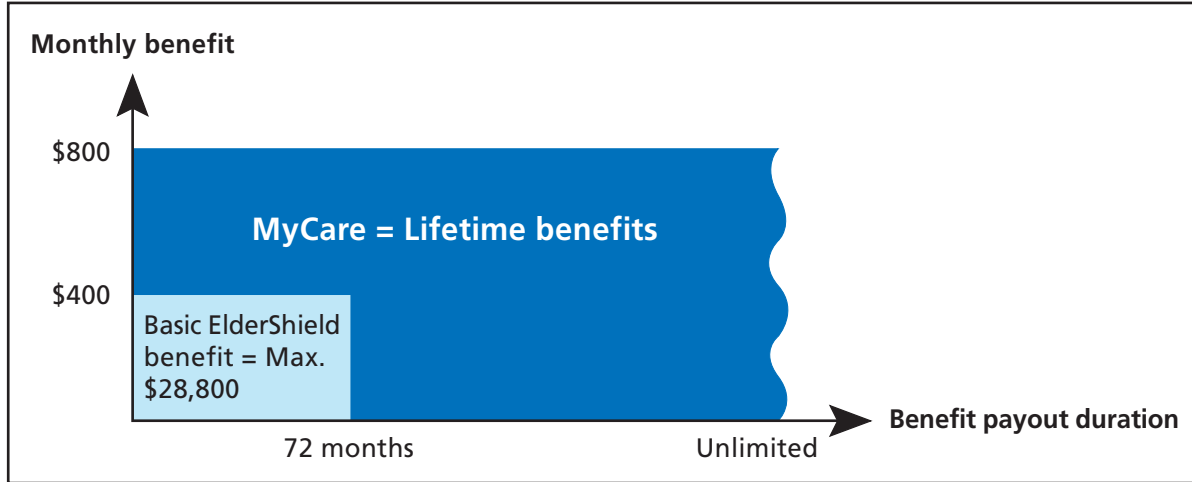
- ✓ Cash payouts are tax-free
- ✓ Premiums are not subject to GST
- ✓ Premiums are waived while receiving benefit payouts
- ✓ Coverage is 24 hours worldwide
- ✓ Guaranteed renewable
- ✓ Option to pay by cheque or GIRO if you prefer

Benefits at a glance

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Monthly Severe Disability Benefit (including basic ElderShield benefit)	\$600	\$800	\$1,000	\$1,400	\$2,000
Rehabilitation Benefit	50% your monthly Severe Disability Benefit				
Dependant Care Benefit	Additional \$200/month for 36 months				
Lump Sum Benefit	Additional 3 times your first monthly Severe Disability Benefit				
Death Benefit	Additional 3 times your last drawn monthly Severe Disability Benefit				

Illustration

Assuming a 41-year-old (at next birthday) male has a basic ElderShield policy with payout of \$400/mth up to 72 months (6 years). He buys MyCare with a monthly benefit of \$800/mth (Plan 2) with MyCare, choosing the option of unlimited benefit payout duration with limited premium payment term (till age 67 next birthday). At the point of claim, his child is 21 years old.



Benefits	MyCare payouts
Severe Disability Benefit 1st 72 months Subsequently	\$400/mth (+ \$400/mth basic ElderShield payout) \$800/mth
Rehabilitation Benefit 1st 72 months Subsequently	\$200/mth \$400/mth
Dependant Care Benefit	\$200/mth up to 36 months
Lump Sum Benefit	\$1,200 (one-time payout)
Death Benefit While receiving Severe Disability Benefit 1st 72 months Subsequently While receiving Rehabilitation Benefit 1st 72 months Subsequently	\$1,200 (one-time payout) \$2,400 (one-time payout) \$600 (one-time payout) \$1,200 (one-time payout)

His total premiums = \$14,854.06 (\$10,305.10 MyCare premiums, \$4,548.96 basic ElderShield premiums)

His benefit payout in the first 72 months for Severe Disability = **\$66,000** (\$28,800 basic ElderShield payout, \$28,800 MyCare payout, \$1,200 MyCare Lump Sum Benefit, and \$7,200 MyCare Dependant Care Benefit)

From the 73rd month onwards, his benefit payout = **\$800/mth** for an **unlimited** term (Severe Disability Benefit), OR **\$400/mth** for an **unlimited** term (Rehabilitation Benefit)

5 easy steps to sign up

- 1 Determine ElderShield Policy
\$300/mth up to 5 years, or \$400/mth up to 6 years?
- 2 Determine amount of monthly benefit
Plan 1-5?
- 3 Determine benefit payout duration
Lifetime or 12 years?
- 4 Determine premium payment term
Limited or Ongoing?
- 5 Determine premiums payable and complete application form

**For more information, please visit
www.aviva-singapore.com.sg/ElderShield**

Sign up now to enjoy exclusive privileges from National Healthcare Group (NHG):

- ✓ Health screening
- ✓ Podiatry services at the Singapore Footcare Centre
- ✓ Dietician counselling
- ✓ Workshops for caregivers on basic care management skills
- ✓ Homecare equipment and products from NHG Pharmacies

For selected services only. Terms and conditions apply. Please log on to www.aviva-singapore.com.sg/ElderShield for details.



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