

## FINANCIAL ADVISER REPRESENTATIVE'S RECOMMENDATION & COMMENTS

### HOSPITAL & SURGICAL: AXA SHIELD

#### PRODUCT DESCRIPTION

AXA Shield is a medical insurance plan that helps you manage the cost of your medical, surgical and hospitalisation needs by reimbursing you for your medical expenses, depending on the amount of coverage you have chosen and subject to the limits of compensation as stated in the Benefits Schedule. AXA Shield is only available to Singapore Citizens and Permanent Residents.

AXA Shield policy is made up of two parts – a MediShield Life portion provided by the CPF Board and additional private insurance coverage provided by AXA. The full AXA Shield Premium comprises the MediShield Life premium and your AXA Shield additional coverage premium.

#### PRODUCT FEATURE & USP

##### AXA Shield

- Plan A: covers standard room in Private Hospital or Private Medical Institution, and below.
- Plan B: covers Restructured Hospital Ward Class A and below.
- Pre-hospitalization Benefit: As Charged (within 180 days before Hospitalisation)
- Post-hospitalization Benefit: As Charged (within 365 days after Hospital discharge)
- AXA Shield Letter of Guarantee (LOG) is a letter issued by AXA prior to your hospitalization or surgery. This will reduce your worry knowing that your medical expenses are taken care by AXA, so that you may proceed to cashless hospitalization and focus on your recovery.

##### LOG Limit:

Plan type	LOG Limit			Waiver of deposit e-LOG at Restructured Hospital & Public Specialist Centre
	AXA Panel of Specialist	Non-Panel Specialist (in accordance with MOH fee benchmark)	Non-Panel Specialist (no published MOH fee benchmark)	
Plan A	S\$1,000,000			
Plan B	S\$550,000	S\$100,000	S\$50,000	S\$120,000
Standard Plan	S\$150,000			

##### • Maximum Limits:

	AXA Shield Plan A	AXA Shield Plan B
	<b>(Payout includes MediShield Life payout)</b>	
<b>Limit in each policy year</b>	S\$1,000,000  \$2,500,000 (if treated by AXA Panel of specialists or at Restructured Hospital)	S\$550,000
<b>Limit in each lifetime</b>	No limit	No limit

##### Option to add AXA Enhanced Care

- AXA Enhanced Care is a rider that is attachable only if you are covered under an AXA Shield Policy. AXA Shield policies reimburse your eligible hospitalisation expenses, subject to a Deductible and Co-insurance which is still payable by the Policyholder.

##### • Co-payment:

	Deductible (per policy year)	Co-insurance (per claim)	Co-payment Cap (per policy year)
<b>All Wards, Day Surgical Procedures and Short Stay Wards</b>			
Restructured/ Community Hospital	\$0	5%	\$3,000
Private Hospital (treated by AXA Panel of Specialists)	\$0	5%	\$3,000
Private Hospital (not treated by AXA Panel of Specialists)	\$1,500	5%	Not applicable
<b>Outpatient Treatments</b>			
Restructured/ Community Hospital	Not applicable	5%	\$3,000
Private Hospital (treated by AXA Panel of Specialists)	Not applicable	5%	\$3,000
Private Hospital (not treated by AXA Panel of Specialists)	Not applicable	5%	Not applicable

\* **AXA Panel of Specialists**\* refers to AXA team of panel specialists operating in Singapore, such list as approved and may be amended by AXA at AXA's discretion from time to time. Please refer to AXA website or MyAXA application for the latest updates of AXA panel specialists.

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Client's Signature / Date

Consultant's Signature / Date

Co-Applicant's Signature / Date

Page 1 of 2 (Version: CC0042021)

## HOSPITAL & SURGICAL: AXA SHIELD

### DISCLAIMER

Client has been briefed all the disclaimer, exclusions and important clauses in the product summary and application form which includes but not limited to:

- Pre-existing conditions are not covered.
- Free-look period of 21 days for both main plan and riders taken up.
- Premiums increase with age-band, are not guaranteed and are subject to changes by the insurer.
- Pro-Ration Factors will apply if the Life Assured is Hospitalised in a higher class ward than the Hospital class ward entitlement under your Policy.
- Client has been advised to go through the Financial Blueprint thoroughly.
- This serves as a summary of the recommended product. For detailed information of the product, refer to the Product Summary.
- **Important note:** Anyone who pays for or is insured under AXA Shield will not be eligible for Additional Premium Support (APS) from the Government.



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Client's Signature / Date

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Page 2 of 2 (Version: CC0042021)