

## A close-up photograph of a medical device's control interface. The primary feature is a large, circular blue emergency stop button with a white silhouette of a person falling. To its right are several smaller, square indicator lights, some of which are illuminated in green or red. Below these controls is a prominent yellow rectangular warning label with black text. The text on the label includes "KEEP CLEAR OF POWERED BED MECHANISMS TO PREVENT SERIOUS INJURY," "PLEASE DO NOT LEAVE THE PATIENT'S CARE UNATTENDED WHILE THE BED IS MOVING," and "DO NOT ATTEMPT TO FORCE THE BED INTO A POSITION IT WILL NOT REACH." The device itself is light-colored plastic with a blue border around the control area.

First of all, let us identify what protection we must-have ('Needs') to take care of the essential medical expenses and what benefits are good-to-have ('Wants') to give provision for the discretionary healthcare cost.

In a medical crisis, hefty medical expenses incurred for hospitalisation could cause a strain in our financial situation. Hence, to help defray medical cost significantly and ease the financial burden that may become too heavy for us to bear, especially in view of rising healthcare cost, the hospitalization and surgical (H&S) plan is the most essential protection we all need.

CPF Medisave-approved Private Integrated Shield Plan as it offers high benefits at affordable cost. All Shield plans cover mainly in-patient hospital expenses such as room & board charges, surgical procedures, pre/post-hospitalisation services & treatment, etc. and certain out-patient catastrophic treatment such as kidney dialysis and cancer treatment.

As a Shield plan is generally intended to cover hospitalisation cost in Singapore, it does not cover out-patient expenses for general practitioner services, specialist services or alternative medical treatment such as acupuncture and chiropractic. Since the cost for such services is deemed relatively small compared to hospitalisation cost, we may well be able to manage this much lower cost via self-funding or employment medical benefits. However, should we want an insurance cover for these services required for rehabilitation, we may consider a regional or global medical plan which usually reimburses the expenses as charged though the claim is limited to a specific number of visits.

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## **Overseas Coverage**

A Shield plan is only good in Singapore, that is, it only covers treatment done in Singapore and its coverage does not extend to other geographical locations except in the case of emergency. If we want overseas coverage for non-emergency purposes, we would have to consider other medical plans that offer such benefits.

In the event of a temporary overseas stay, be it for work or leisure, travel insurance is a suitable option to provide for the short-term coverage. There are medical plans providing overseas coverage that is limited to Singapore's reasonable and customary charges and subject to the overseas stay not exceeding a period of time, say 180 days. These plans may be another option to provide the desired coverage for a short-term stay out of Singapore.

The key benefit of a global medical plan is its worldwide coverage which is most desired for those who are engaged in regular longer-term relocation among different countries. Premium rates are usually based on zone classification of the country of residence and are subject to change upon relocation to another country of a different zone. Besides providing coverage for almost anywhere in the world, the provision of emergency assistance services, including emergency medical evacuation and repatriation, in a global medical plan is an important benefit to consider for remote locations.

For a permanent relocation to a specific country, an appropriate approach is to purchase a medical plan in the eventual country of residence. However, should such a permanent relocation take place only in the

future, in view of insurability issues, it may be prudent to obtain the desired coverage from a regional or global medical plan to ensure continuity of coverage upon the eventual relocation.

## **Maternity Benefits**

Maternity benefits are usually offered as an option of a regional or global medical plan. For those who are planning to have children and are worried of the risk of pregnancy complications or a complicated delivery may want to consider putting this cover in place to take care of the high expenses that may arise. This benefit may also be useful for those who want to seek expensive pre- and post-natal care. Generally, a claim for maternity benefits is subject to a 10-month waiting period, that is, 10 months of continuous coverage from policy commencement and tests or treatment related to infertility are excluded from the cover.

## **Dental Benefits**

A regional or global medical plan usually offers an optional cover for dental treatment. This benefit is useful for those who commonly experience dental problems and require constant restorative work or orthodontic treatment and want protection for these expensive treatments.

While it is prudent to weigh the benefits and costs and strike a balance between both to determine what we need or want in terms of protection against healthcare cost, we may consider more sophisticated coverage at additional cost if our budget permits. Otherwise, the less costly Shield plan is capable of adequately providing us with the essential benefits to cover hospitalisation cost in Singapore.

THIS IS AN ORIGINAL ARTICLE WRITTEN IN 2011 BY PROVIDEND, UPDATED IN JUNE 2014.