

GREAT SupremeHealth

Enhanced with GREAT Total Care

Cover up to 95% of your total hospitalisation bill



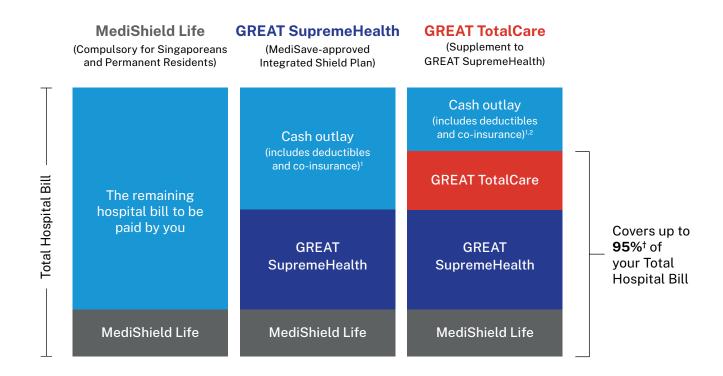
Affordable healthcare coverage that supports you through every chapter

As you begin your working life and take on more responsibilities, safeguarding your health becomes more important than ever. With many of life's milestones ahead, the last thing you want is to face unexpected hospitalisation expenses that could disrupt your finances during these key moments. That's why we're here — to ensure you have access to affordable, quality healthcare without compromising your financial stability, so you can focus on advancing your career and enjoying the lifestyle you desire.



Enjoy optimal healthcare coverage with GREAT SupremeHealth + GREAT TotalCare

Our range of Integrated Shield Plans and supplementary plans is designed to complement MediShield Life, providing you with optimal coverage for your hospitalisation needs at every stage of life. By supplementing GREAT SupremeHealth, a MediSave-approved Integrated Shield Plan, with GREAT TotalCare, you can be covered for up to 95%† of your total hospitalisation bill due to an illness or injury, keeping out-of-pocket expenses to a minimum.



[†] Applicable when the GREAT SupremeHealth plan is attached with either: a) GREAT TotalCare A plan or GREAT TotalCare B plan; b) GREAT TotalCare P Signature and for bills incurred at Panel Providers and/or at Restructured Hospitals; or c) GREAT TotalCare P Optimum and for bills incurred at Restructured Hospitals.

Get the most comprehensive coverage for your dollar with GREAT SupremeHealth + GREAT TotalCare



Wide range of plans for affordable medical coverage

As your life stages evolve, enjoy the flexibility to adjust your coverage³ with our range of plans, offering comprehensive protection that meets both your medical needs and budget.



Cover up to 95%[†] of your total hospitalisation bill for life

Our plans cover up to 95%[†] of your total hospitalisation bill, whether you choose to receive medical care from Restructured Hospitals or Private Panel Providers. This ensures greater financial stability as you build your future.



Minimise out-of-pocket expenses with post-hospitalisation treatment coverage

With GREAT SupremeHealth, you will enjoy as-charged coverage for post-hospitalisation medical treatments provided within 365 days of hospitalisation discharge⁴, including physical, occupational and speech therapy. By supplementing your GREAT SupremeHealth coverage with GREAT TotalCare, you will also receive coverage for Traditional Chinese Medicine treatments⁵ administered within 180 days of hospitalisation discharge, as well as expenses incurred for the purchase or rental of medical aids⁶ like braces to support your rehabilitation.



Protect your active lifestyle

Whether you're hitting the gym, running trails, or playing sports, should an unexpected accident occur and you require urgent outpatient treatment at the Accident and Emergency Department of a Hospital, GREAT TotalCare will cover your injury-related medical expenses⁷.



Access exclusive Health Connect benefits

With Health Connect, our dedicated call-in service, we can recommend preferred healthcare options to reduce your out-of-pocket medical costs. Connect with us, and we will help you:

- · Choose from a panel of over 700 private specialists across more than 25 medical specialties.
- · Liaise with panel clinics to secure an appointment on your behalf.
- Get pre-approval for your medical bills before treatment so you know how much is covered.
- Understand your policy coverage and your treatment options while minimising out-of-pocket expenses.
- Connect with our partner, Farrer Park Hospital, to enhance your hospitalisation experience.



Start a conversation with your Great Eastern Financial Representative today and find out more.

Our range of GREAT SupremeHealth + GREAT TotalCare plans to suit your healthcare preferences and budget

Here's our guide to ensure adequate medical coverage for your preferred healthcare choices, starting with choosing a plan that suits your needs.

If you prefer to have a comprehensive selection of medical coverage for Private Hospitals, you may consider the following:

GREAT SupremeHealth P Plus (Integrated Shield Plan) + GREAT TotalCare P Signature (Supplementary Plan)	GREAT SupremeHealth P Plus (Integrated Shield Plan) + GREAT TotalCare P Optimum (Supplementary Plan)
Covers up to 95% [†] of hospitalisation bills ⁸ and limit your out-of-pocket expenses to \$\$3,000 per period of insurance, when the bills are incurred at Private Panel Providers.	Covers your hospitalisation bills ⁸ and limit your out-of-pocket expenses to S\$6,500 per period of insurance, when the bills are incurred at Private Panel Providers, with affordable premiums.
Premiums payable at each renewal are subject to Claims-Adjusted Pricing ⁹ .	Premiums payable at each renewal are <u>not</u> subject to Claims-Adjusted Pricing ⁹ .

When supplemented with GREAT TotalCare P Signature or GREAT TotalCare P Optimum, up to 95%[†] of your hospitalisation bills incurred at Restructured Hospitals are covered, with out-of-pocket expenses limited to \$\$3,000 per period of insurance.

If you prefer to have cost-effective medical coverage for Restructured Hospitals, you may consider the following:

GREAT SupremeHealth A Plus (Integrated Shield Plan) + GREAT TotalCare A (Supplementary Plan)	GREAT SupremeHealth B Plus (Integrated Shield Plan) + GREAT TotalCare B (Supplementary Plan)
Covers up to 95%† of hospitalisation bills ⁸ for up to class A wards at Restructured Hospitals.	Covers up to 95%† of hospitalisation bills ⁸ for up to class B1 wards at Restructured Hospitals.



Here's how GREAT SupremeHealth P Plus + GREAT TotalCare P Optimum support your hospital bill at affordable premiums



William, age 28

William seeks to enhance his medical coverage to complement his MediShield Life plan. He values the flexibility to choose between Private Hospitals or medical providers and Restructured Hospitals for his healthcare needs. To achieve this, he signs up for **GREAT SupremeHealth P Plus** and supplement it with **GREAT TotalCare P Optimum** for added protection.

GREAT SupremeHealth P Plus

Annual premium: \$\$550.45^

(Payable from MediSave§ funds and cash)

GREAT TotalCare P Optimum

Annual premium: \$\$345.41[^]

(Payable by cash only)

William had a serious accident on his way to work and was hospitalised for 10 days in a Private Hospital. He incurred an Eligible Bill of \$\$150,000.



Here's how **GREAT SupremeHealth P Plus** covered William's Eligible Bill:

Total Eligible Bill incurred:	S\$150,000
Out-of-pocket expenses William paid: which consisted of:	S\$18,150
• Deductible:	S\$3,500
 Co-insurance: 10% x (\$\$150,000 less deductible of \$\$3,500) 	S\$14,650

GREAT SupremeHealth P Plus and MediShield Life covered \$\$131,850 of his Eligible Bill



With **GREAT TotalCare P Optimum**, William's out-of-pocket expenses on the Eligible Bill were further reduced:

Scenario 1

Private Panel Provider

William's out-of-pocket expenses consisted of:

- 100% of the deductible: \$\$3,500
- 50% of the co-insurance: \$\$7,325

but this was capped at the Loss Limit* of S\$6,500

GREAT TotalCare P Optimum paid \$\$11,650

(\$\$18,150-\$\$6,500)

Total cash outlay was \$\$6,500 from his \$\$150,000 Eligible Bill

Scenario 2

Private Non-Panel Provider

William's out-of-pocket expenses consisted of:

- 100% of the deductible: \$\$3,500
- 50% of the co-insurance: S\$7,325

Total: S\$10,825, with no Loss Limit* applied

GREAT TotalCare P Optimum paid \$\$7,325

(\$\$18,150-\$\$10,825)

Total cash outlay was \$\$10,825 from his \$\$150,000 Eligible Bill

- ^ Premium illustrated for GREAT SupremeHealth P Plus plan includes MediShield Life's premium and prevailing rate of GST. Premium illustrated for GREAT TotalCare P Optimum includes prevailing rate of GST. The prevailing rate of GST is subject to change.
- § MediShield Life premium is fully payable by MediSave and there are no withdrawal limits. The premium of the additional private insurance component of GREAT SupremeHealth is payable by MediSave up to the Additional Withdrawal Limit, beyond which cash is required.
- Loss Limit is the amount at which the deductible, co-insurance and co-payment payable by the policyholder for the Eligible Bills incurred shall be capped. Loss Limit for GREAT TotalCare P Optimum is: \$\$3,000 per period of Insurance for the Eligible Bills incurred at a Restructured Hospital; and \$\$6,500 per period of Insurance for the Eligible Bills incurred at a Panel Provider.

Here's how GREAT SupremeHealth A Plus + GREAT TotalCare A support your Restructured Hospital bill at a cost-effective premium



Hailey, age 28

Hailey seeks to enhance her medical coverage to complement her MediShield Life plan. She prefers treatment at a Restructured Hospital, where she can benefit from coordinated, team-based care provided by a network of doctors. To boost her protection, she signs up for **GREAT SupremeHealth A Plus** and supplement it with **GREAT TotalCare A**.

GREAT SupremeHealth A Plus

Annual premium: \$\$350.43#

(Payable from MediSave§ funds and cash)

GREAT TotalCare A

Annual premium: S\$165.03#

(Payable by cash only)

Hailey had a serious accident on her way to work and was hospitalised for 10 days in a Restructured Hospital — Class A Ward. She incurred an Eligible Bill of S\$100,000.



Here's how GREAT SupremeHealth A Plus covered Hailey's Eligible Bill:

Total Eligible Bill incurred at the Restructured Hospital — Class A Ward:	S\$100,000
Out-of-pocket expenses Hailey paid: which consisted of:	S\$13,150
Deductible:	S\$3,500
• Co-insurance: 10% x (\$\$100,000 less deductible of \$\$3,500)	S\$9,650

GREAT SupremeHealth A Plus and MediShield Life covered \$\$86,850 of her Eligible Bill



With **GREAT TotalCare A**, Hailey's out-of-pocket expenses on the Eligible Bill were further reduced:

Hailey's out-of-pocket expenses consisted of:

5% of the deductible: \$\$17550% of the co-insurance: \$\$4,825

but this was capped at the Loss Limit[‡] of S\$3,000

GREAT TotalCare A paid \$\$10,150 (\$\$13,150-\$\$3,000) Total cash outlay was \$\$3,000 from her \$\$100,000 Eligible Bill

- * Premium illustrated for GREAT SupremeHealth A Plus plan includes MediShield Life's premium and prevailing rate of GST. Premium illustrated for GREAT TotalCare A plan includes prevailing rate of GST. The prevailing rate of GST is subject to change.
- § MediShield Life premium is fully payable by MediSave and there are no withdrawal limits. The premium of the additional private insurance component of GREAT SupremeHealth is payable by MediSave up to the Additional Withdrawal Limit, beyond which cash is required.
- [‡] Loss Limit is the amount at which the deductible, co-insurance and co-payment payable by the policyholder for the Eligible Bills incurred shall be capped. Loss Limit for GREAT TotalCare A is S\$3,000 per period of Insurance for the Eligible Bills incurred at a Restructured Hospital or at a Panel Provider.

- ¹ The deductible is the amount which must be borne by the policyholder before any benefit becomes payable under GREAT SupremeHealth. Co-insurance is the proportion of the expenses that needs to be borne by the policyholder after the deduction of the deductible (where applicable).
- ² 95% of the deductible is covered under selected GREAT TotalCare plan types. Please refer to Benefit Table in the policy contract for more information on coverage of the deductible under the different GREAT TotalCare plans.
- ³ Terms and conditions apply and subject to the Company's acceptance.
- ⁴ Expenses incurred for Post-Hospitalisation Treatment will be covered up to 365 days from Hospital discharge if provided in a Restructured Hospital or prescribed by the admitting and/or main treating Specialist Doctor who is a Main Panel Provider or Extended Panel Provider that had ordered the Hospitalisation of the Life Assured.
- ⁵ For post-hospitalisation follow-up Traditional Chinese Medicine (TCM) treatment provided by a registered TCM practitioner in an approved TCM clinic outside of a Singapore Hospital or a Community Hospital, the expenses incurred will be subject to a limit of \$\$60 per visit, up to one visit per day.
- ⁶ Such medical aids must be prescribed by a Medical Doctor and must be purchased or rented: (a) within 120 days before Hospitalisation; (b) during the period of Hospitalisation; or (c) within 180 days from the date of discharge from the Hospital, and subject to co-payment to be borne by the policyholder.
- ⁷ Expenses incurred for treatment provided by the accident and emergency or outpatient department of a hospital for injury or injuries sustained by the Life Assured provided that such visit is within 72 hours of the occurrence of such injury or injuries.
- ⁸ Subject to out-of-pocket expenses comprising deductible, co-insurance and co-payment, where applicable. For GREAT SupremeHealth A Plus, GREAT SupremeHealth B Plus and the supplementary plans, pro-ration will apply for bills at Private Hospitals / medical providers and/or at Restructured Hospitals when the bill is incurred at a ward class that is higher than the plan's ward class entitlement.
- ⁹ Claims-Adjusted Pricing framework is applicable for GREAT TotalCare P Signature. This framework allows you to decide on your preferred treatment provider, where such personal claims experience during the Assessment Period will determine your renewal premium rates for your supplementary plan.

Notes and Disclaimers

Terms and conditions apply.

Maximum entry age for GREAT SupremeHealth (P Plus, A Plus and B Plus) and GREAT TotalCare is age 75 years next birthday.

GREAT TotalCare is not a MediSave-approved Integrated Shield plan and premiums are not payable using MediSave. GREAT TotalCare is designed to complement the benefits offered under GREAT SupremeHealth.

The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contracts.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and the Chinese versions, the English version shall prevail.

Information correct as at 1 October 2024.

Reach for Great

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