



## Singlife Shield Starter and Health Plus Starter

An affordable medical insurance plan with add-ons to protect you against unexpected hospital bills.



# Why bother with health insurance when you're young, healthy and have other financial commitments?

## #1 Hospitalisations aren't always due to a chronic health condition

Some of the common reasons<sup>1</sup> for hospitalisation in Singapore

- Accidents
- Food Poisoning
- Infectious intestinal diseases

## #2 Get the level of hospital care you want

Rising medical costs and lower subsidies for private care means you pay more out of pocket.

Examples of total bill size at private hospitals<sup>2</sup>

- Foot fracture: S\$18,227
- Urinary tract infection: S\$11,834
- Gastroenteritis: S\$8,521

## #3 Protect your financial independence

- Leave your hard-earned money untouched for your financial goals
- Avoid medical debt
- Stay covered should you take a work break and lose your corporate medical coverage



## BENEFITS AND FEATURES

**Singlife Shield Starter with Health Plus Starter** is an affordable Integrated Shield Plan (IP) and rider bundle that complements your basic medical coverage. Created for budget conscious under 40 year olds, it protects you against unexpected hospital bills and minimises your out-of-pocket expenses.



### Lower out-of-pocket costs with Singlife Health Plus Starter<sup>3</sup> for an add-on of just S\$1.

With Singlife Shield Starter as your main plan, when you add Singlife Health Plus Starter for just S\$1, your co-payments will be reduced to just 5% of your hospital bills.



### As-charged annual coverage of up to S\$20,000<sup>4</sup>

Your hospital bills are covered at more than 500 of our preferred medical providers<sup>5</sup>, including private hospitals.



### Payable via MediSave<sup>6</sup>

You can pay the annual premium for Singlife Shield Starter using your MediSave, so you spend less cash.



### Get a quote and purchase online within minutes

Simply answer five health questions to apply. No medical check-up is required.



### Higher coverage of up to S\$1 million from age 40

You'll enjoy guaranteed conversion to Singlife Shield Plan 2 and Health Plus when you turn 40, with no need for medical check-ups<sup>7</sup>.

### \*What do these terms mean?

#### OUT-OF-POCKET EXPENSES

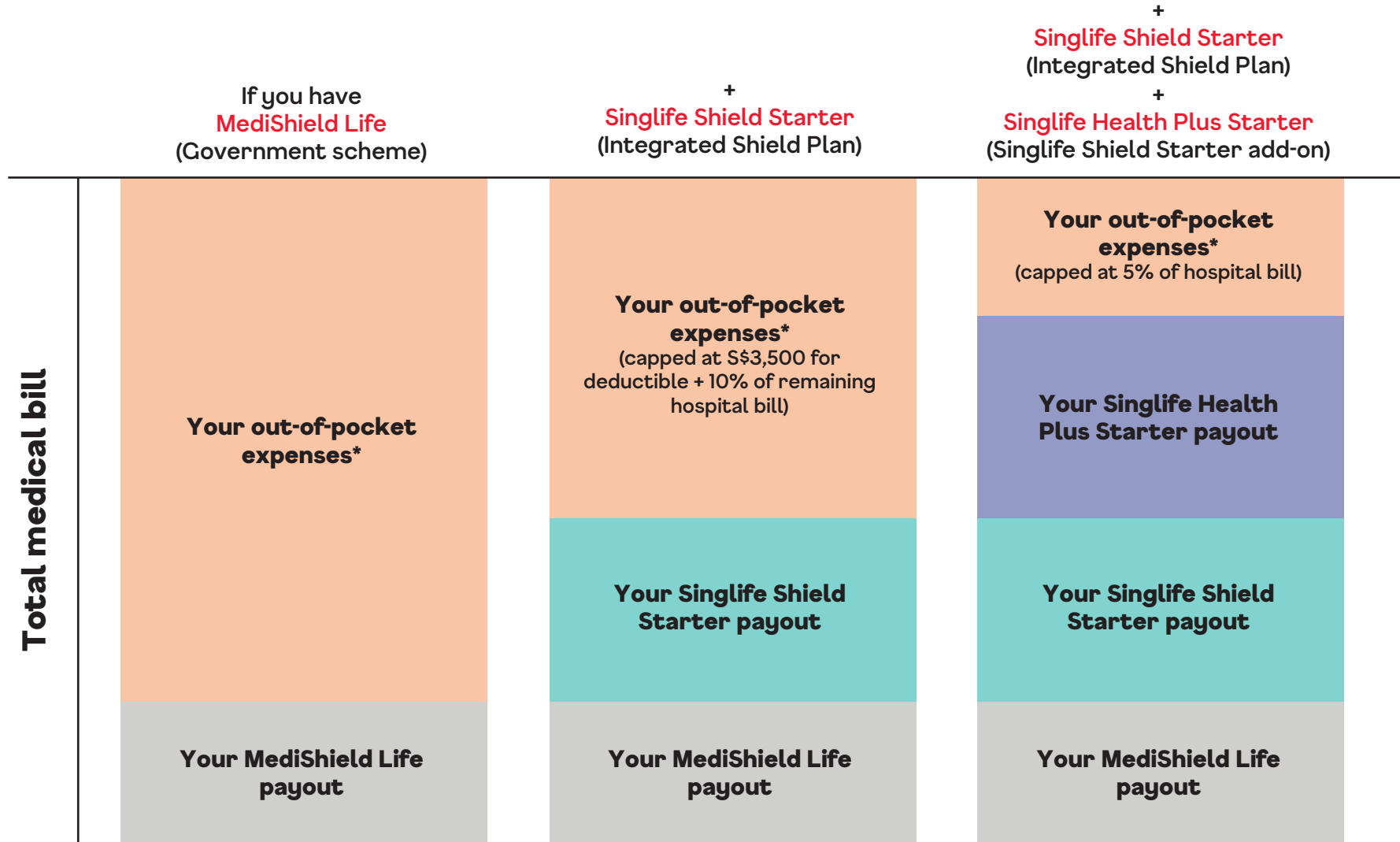
Medical costs that are not covered by insurance. They include:

- Annual deductible – The amount you have to pay before your Singlife Shield Starter plan begins to pay.
- Co-insurance – Your payable share of the medical bill after you've paid the deductible.



## Get greater financial peace of mind when you upsize your MediShield Life coverage

All Singaporeans and Permanent Residents have MediShield Life coverage which the government provides, but it doesn't pay your full medical bill. Singlife Shield Starter and Health Plus Starter gives you greater coverage and reduces your out-of-pocket expenses\*



\* Comprises of deductible and co-insurance



## Here's how Singlife Shield Starter and Health Plus Starter work to give you better medical coverage

Andy, age 25, has just started working and exercises regularly. He wants health insurance that's affordable and won't get in the way of his financial goals. He buys **Singlife Shield Starter** which provides S\$20,000 coverage<sup>4</sup> and adds a rider to minimise his out-of-pocket expenses should he need hospitalisation. He pays the annual premium of S\$300 using his MediSave<sup>6</sup> and tops up S\$1 in cash for **Singlife Health Plus Starter**<sup>3</sup>.

### Scenario

Andy comes down with **gastritis** and is hospitalised at a **Singlife Preferred Medical Provider**<sup>5</sup> for two days.

**Total bill:** S\$10,000

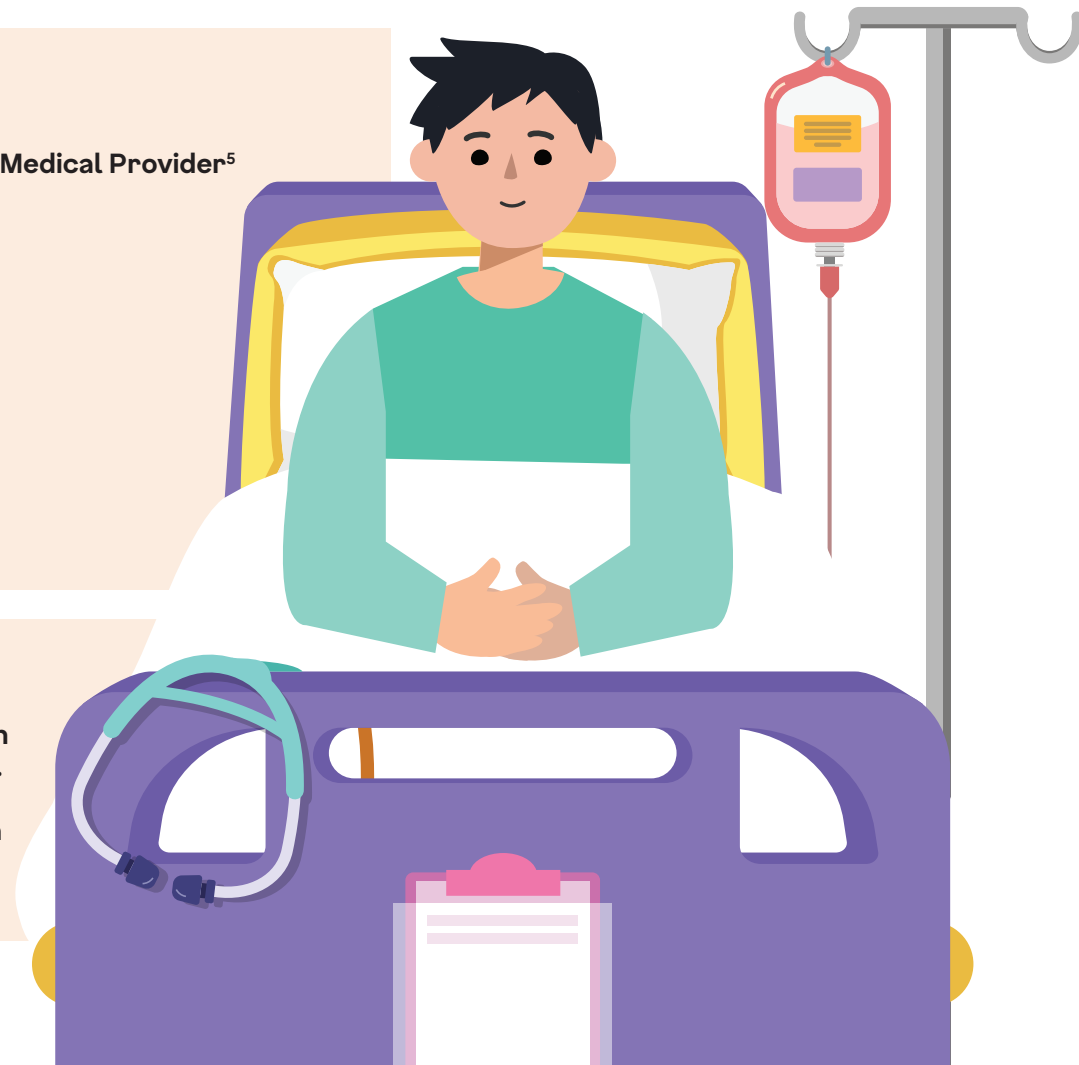
**Singlife Shield Starter and Health Plus Starter pays:** S\$9,500

**Andy pays:** S\$500 (5% of the bill<sup>8</sup>)

### Note:

**If you seek treatment at a non-preferred provider, meaning those not on the Singlife panel, you can claim only 50% of your claimable hospital bill.**

This means if your hospital bill is S\$10,000, the 50% will first be applied (i.e. S\$5,000), followed by subtracting the 5% co-payment with Singlife Health Plus Starter (i.e., S\$250). Hence the claimable amount will be S\$4,750.



### Important Notes:

All ages mentioned refer to age next birthday.

1. Top 10 Reasons for Hospitalisation in Singapore <https://www.healthhub.sg/a-z/health-statistics/8/top-10-conditions-of-hospitalisation>
2. Ministry of Health, Historical Transacted Bill Sizes and Fee Benchmarks, figure quoted is below the total bill that 75% of patients were charged for conditions/operations without catastrophic or severe complications, accessed on 1 June 2023.
3. Singlife Health Plus Starter premiums quoted are before GST and payable by cash only. Rates are not guaranteed and subject to regular review on portfolio basis.
4. The policy year limit of S\$20,000 applies to actual claims payable, after any Singlife Shield Starter annual deductibles and co-insurance are taken into account. You can claim only a maximum of S\$20,000 per year.
5. Preferred Medical Provider(s) refers to the list of approved medical providers (e.g. panel specialist in a private hospital, public hospitals, etc.) which may be updated from time to time. The full list of approved medical providers can be found at <https://singlife.com/medicalspecialists>.
6. Singlife Shield Starter premiums are quoted before GST and payable via MediSave up to the Additional Withdrawal Limits (AWLs). Rates are not guaranteed and subject to regular review on portfolio basis.
7. When you are 40, your Singlife Shield Starter and Health Plus Starter policies will be converted into the prevailing Singlife Shield Plan 2 (or equivalent plan for Public Hospital Class A ward) and Singlife Health Plus Public Prime (or equivalent rider for Public Hospital wards covering deductible and co-insurance), with no further underwriting.
8. Singlife Health Plus Starter will pay for the co-insurance and Singlife Shield Starter annual deductible costs that the policyholders must bear under Singlife Shield Starter. Policyholders have to pay 5% co-payment if they have a claim under their Singlife Shield Starter policy.

This policy is underwritten by Singapore Life Ltd.

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As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This information is not a contract of insurance. Full details of the standard terms and conditions of this plan can be found in the relevant policy contract.

Information accurate as at December 2025.

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Get medical coverage that doesn't compromise your financial goals today.



To sign up or find out more about **Singlife Shield Starter** and **Singlife Health Plus Starter**, scan the QR code or speak to your trusted Financial Adviser Representative today.

Visit [singlife.com/shield-starter](https://singlife.com/shield-starter) for details.



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