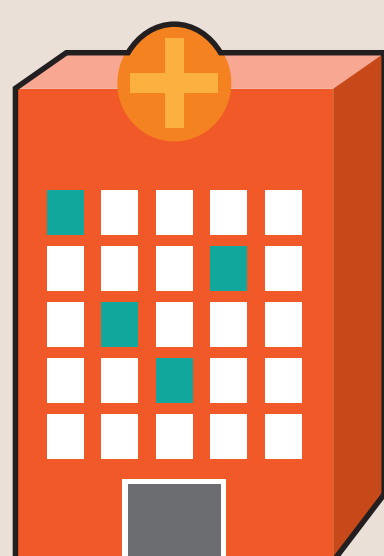


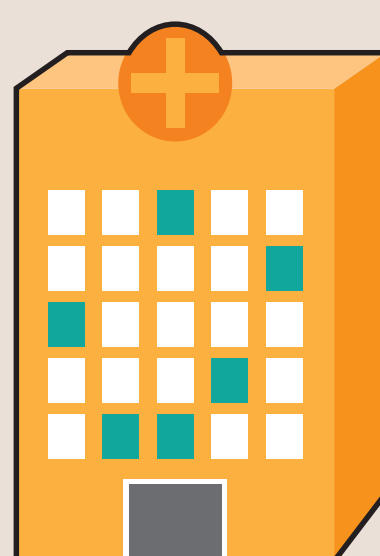
DO YOU NEED AN INTEGRATED SHIELD PLAN?

Are you wondering what to do with your Integrated Shield Plan, or if you should buy one? Here are two things you may wish to consider:

1 Do you wish to stay in private wards and do you wish to choose your own doctor?



Private Hospital



Public Hospital

Ward classes in public hospitals

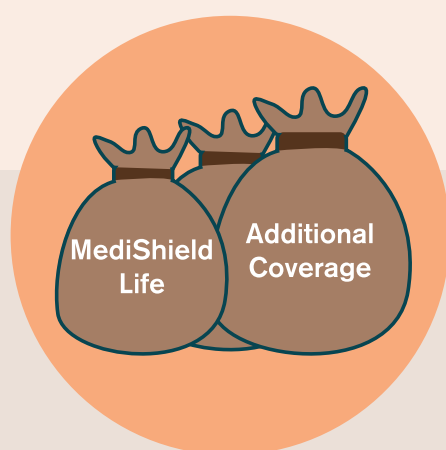
A	1x	
B1	4x	
B2	6x	
C	8x	

MediShield Life will provide enough coverage for your large hospital bills in B2 or C Class wards in public hospitals.

Integrated Shield Plans provide additional coverage if you prefer to stay in A or B1 Class wards or in private hospitals.

Two-thirds of all patients choose B2 or C Class wards when they are admitted to hospitals.

2 Can you afford your Integrated Shield Plan premiums in the long term?



As an Integrated Shield Plan provides additional private insurance coverage, premiums will be higher than MediShield Life



Premiums will increase as you get older

Buy a plan that meets your needs!

60% of Singaporeans have Integrated Shield Plans but many do not end up staying in the wards that their coverage entitles them to.