

Frequently Asked Questions

1. What is this new Add-on Benefit?

This Add-on Benefit, introduced in October 2023, provides a monthly payout of up to 12 months to help with expenses faced upon the onset of disability.

How the Add-on Benefit works:

Plan	Add-on Benefit	Coverage for Add-on Benefit
Singlife CareShield Standard	2ADL Add-on Benefit	Monthly payout of up to 12 months when you are unable to perform 2ADLs
Singlife CareShield Plus	1ADL Add-on Benefit	Monthly payout of up to 12 months when you are unable to perform 1 ADL

ADL = Activities of Daily Living (Washing, toileting, walking or moving around, transferring, feeding, dressing)

Since 3 October 2023, this Add-on Benefit has been included in all new Singlife CareShield Standard/Plus policies sold.

2. As an existing policyholder of Singlife CareShield Standard/Plus, am I eligible to this new Add-on Benefit?

Yes, this Add-on Benefit will be automatically added to eligible existing policyholders upon renewal of your policy. A one-off special lifetime discount without any need for underwriting is offered to existing policyholders. The Add-on Benefit will cost no more than 13% of your existing Singlife CareShield Standard/Plus premiums. A servicing letter, with details on the Add-on Benefit and corresponding premiums, will be sent to existing policyholders 3 months prior to the renewal.

If you do not wish to receive the Add-on Benefit, you will need to complete and submit the “**Request For Changes Form**”, which can be downloaded from singlife.com/request-for-changes-form. You may also approach your Financial Adviser Representative (FAR) or our Customer Service Executives (if you do not have a FAR) to assist you with the opt-out process. You will have to inform us of your request within 60 days from the date of the servicing letter.

3. Do I have to pay for this Add-on Benefit?

The Add-on Benefit is automatically added to existing eligible policy and will cost no more than 13% of your premium.

We recognise there may be instances where the premium may exceed the MediSave limit, due to the GST hike and the additional premium payable for Add-on Benefit.

To ensure seamless coverage, please make arrangements to top up your payment with cash, as the new premium will exceed the existing MediSave withdrawal limit of S\$600.

You may want to consider setting up an eGIRO arrangement for a hassle-free way to pay for the cash portion of your Singlife CareShield Standard/Plus policy, and all other policy premiums with Singlife.

For more information on the available payment methods, visit www.singlife.com/premium-payments.