



## AXA Shield Frequently Asked Questions

### 1. What is AXA Shield?

AXA Shield is a Medisave-approved Integrated Shield Plan that provides coverage on top of what is provided under MediShield Life. There are 3 plans available under AXA Shield, with different levels of coverage.

### 2. What are the benefits under the 3 AXA Shield plans?

The table below shows some of the key benefits of each of our plans:

AXA Shield	Key Benefits at a Glance
<b>Plan A</b>	<ul style="list-style-type: none"><li>• Coverage for hospitalisation in <b>private hospitals</b></li><li>• <b>365 days</b> of post-hospitalisation coverage</li><li>• <b>180 days</b> of pre-hospitalisation coverage</li><li>• Annual limit of <b>S\$1 million</b></li></ul>
<b>Plan B</b>	<ul style="list-style-type: none"><li>• Coverage for hospitalisation in <b>single-bedded wards in public hospitals</b></li><li>• <b>365 days</b> of post-hospitalisation coverage</li><li>• <b>180 days</b> of pre-hospitalisation coverage</li><li>• Annual limit of <b>S\$550,000</b></li></ul>
<b>Standard Plan</b>	<ul style="list-style-type: none"><li>• <b>Standardised</b> coverage across all Shield insurers</li><li>• Coverage for hospitalisation in <b>four-bedded wards in public hospitals</b></li><li>• Annual limit of <b>S\$150,000</b></li></ul>

You may refer to our AXA Shield product brochure for the Benefits Schedule, which sets out the full list of benefits under each of the 3 AXA Shield plans. More importantly, please contact one of our Financial Consultants, who will be able to advise you on the right plan to suit your needs.



### 3. Am I eligible to buy AXA Shield?

Any Singapore Citizen or Singapore Permanent Resident is eligible to buy an AXA Shield plan as a Proposer (Payer). For dependant(s), they will also need to be a Singapore Citizen or Singapore Permanent Resident. Dependants are the Proposer's legal spouse, parent(s), grandparent(s) and/or biological or legally adopted children. At this stage, we are unable to offer AXA Shield to foreigners.

The eligible ages are:

	AXA Shield Plan A & B	AXA Shield Standard Plan	AXA Shield Plan A & B	AXA Shield Standard Plan
	Minimum		Maximum	
Life Assured	15 days old or from the date of discharge from the Hospital after birth, whichever is later		75 years old	No maximum age (as per MediShield Life)
Policyholder / Assured	19 years old		75 years old	No maximum age (as per MediShield Life)

### 4. How often do I need to pay for my AXA Shield premiums?

You will need to pay for your AXA Shield premiums once a year. Monthly payments are not available for Integrated Shield plans.

### 5. What are the premium payment methods?

The AXA Shield premium, which includes the MediShield Life portion, will be deducted from the Payer's Medisave account.

In the event the premium for the additional private insurance coverage (AXA Shield premium less the MediShield Life portion) exceeds the Additional Withdrawal Limits (AWL), or the balance in the Medisave account is insufficient to pay the full premium, the remaining amount can be payable via cash/cheque/Internet Banking/AXS/SAM.

### 6. Are the premiums guaranteed?

Premiums are not guaranteed and may be changed by AXA at any time, however we will inform you in writing 30 days before making any such change.