
ELDERSHIELD (FOR POLICYHOLDERS TURNING AGE 40 AFTER 30 SEPTEMBER 2007)

ElderShield is an affordable severe disability insurance scheme which provides basic financial protection to those who need long-term care, especially during old age. It provides a monthly cash payout of \$400 for a maximum of 72 months to help pay the out-of-pocket expenses for the care of a severely-disabled person.

Singapore Citizens and Permanent Residents (PRs) with Medisave accounts are automatically covered under ElderShield at the age of 40.

Your ElderShield premium is determined at the age of entry and **does not increase with your age**. Premiums are payable annually until you reach the age of 65. You can pay for the premiums using Medisave or cash.

As an ElderShield policyholder, you will be able to claim benefits at any age for the rest of your life once you have paid the premiums. Simply put, for someone who becomes severely disabled at age 70 or 80, or even at age 90 and beyond, he will still get the \$400 monthly cash payout, up to 72 months.

The Ministry of Health has appointed 3 insurers to offer ElderShield and ElderShield Supplements: Aviva Ltd, Great Eastern Life Assurance Co Ltd, and NTUC Income Insurance Cooperative Ltd. The basic ElderShield product offered by each of these 3 insurers is identical.

ElderShield policyholders who wish to obtain higher severe disability insurance coverage can purchase ElderShield Supplements, which complement ElderShield by offering additional benefits at different pricing levels. Premiums for ElderShield Supplements can be paid using Medisave (up to a limit of \$600 per year per person insured) or cash. Singaporeans now have a wider choice of severe disability insurance products to meet their individual needs.

The 3 insurers offering the basic ElderShield product will also be offering different types of ElderShield Supplements. Please contact any of the 3 insurers for further information on the Supplements available.

Frequently Asked Questions

1) What is ElderShield?

ElderShield is an affordable severe disability insurance scheme which provides basic financial protection to those who need long-term care, especially during old age. It is estimated that as many as one in 12 elderly persons suffer from disabilities as a result of ageing and illness which render them incapable of doing simple daily activities.

ElderShield provides a monthly cash payout of \$400 for a maximum of 72 months to help pay the out-of-pocket expenses for the care of the severely disabled person.

2) Who is eligible to join ElderShield?

CPF Members (Singapore Citizens and Permanent Residents) who reach the age of 40 will be automatically covered under ElderShield. As it is an auto-cover scheme, you do not have to sign up to join ElderShield, or go for medical assessment.

Singapore Citizens and Permanent Residents who are below age 65, and who are not in the auto-coverage group, can apply for ElderShield coverage, subject to medical assessment.

3) Why should I join ElderShield now?

If you join ElderShield early, the premiums payable are affordable. ElderShield premiums are determined at the age of entry and do not increase with age.

By joining the scheme under the auto-coverage arrangement, you do not need to go for any medical assessment unless you have pre-existing disability. This means you will be covered even if you have pre-existing conditions such as diabetes or hypertension. However, if you decide to opt out now and join later, you will need to go through medical assessment to see if you have any medical condition that could lead to severe disability later on. Your application could be rejected because of your medical condition.

4) Can I join ElderShield if I have pre-existing disability?

The definition of “pre-existing disability” under ElderShield is given in **Annex A**. As with any insurance plan, a person with pre-existing disability may not be eligible for insurance coverage. If you have pre-existing disability, please fill in the enclosed Health Declaration Form so that the premium will not be deducted from your Medisave Account.

5) What are the benefits of ElderShield?

You will receive a monthly cash payout of \$400 should you become severely disabled. You can draw this sum of money for up to 72 months, and can use the money to help you pay for a type of care that is suitable for your needs (e.g. home nursing services, day rehabilitation, nursing homes, etc). For someone who recovers but becomes severely disabled again, he will still get the cash payout as long as the total payout period is not more than 72 months.

6) What does “severely disabled” means?

For ElderShield purposes, “severely disabled” means unable to do at least 3 of these 6 activities of daily living — washing, dressing, feeding, toileting, mobility, and transferring. See **Annex A** for details of what “severely disabled” means.

7) Why do I need ElderShield when I already have MediShield?

ElderShield complements your MediShield and other medical insurance plans, by offering added protection and long-term benefits. Both ElderShield and MediShield provide different types of coverage.

ElderShield will pay you monthly cash payouts of \$400 for up to 72 months if you become severely disabled for any reason.

MediShield helps you pay hospitalisation expenses, if you are admitted to a hospital. It is not designed to give you cash to help pay for the long-term care costs after hospitalisation should you become severely disabled.

8) How can I pay the premiums for ElderShield?

You can use your Medisave to pay for your ElderShield premiums. If you do not have enough Medisave savings, you may also use the Medisave Accounts of your spouse, parents, children or grandchildren. You may also pay by cash.

9) Do I have to continue paying my premiums if I become severely disabled?

If you become severely disabled, your ElderShield payouts will start and your subsequent premiums will be waived.

If you recover from your severe disability, the insurance payouts will stop, and you will have to continue paying the premiums till the end of payment term to be entitled to the remaining payouts.

If you have received the maximum payouts of 72 months according to the plan you are on, your policy will discontinue. In this situation, of course, no further premium payment is necessary.

10) Can I choose my ElderShield insurer?

There are 3 ElderShield insurers: Aviva Ltd, Great Eastern Life Assurance Co Ltd and NTUC Income Insurance Cooperative Ltd. All 3 insurers are offering the same premiums and payouts under ElderShield. You will be assigned to any one of the 3 insurers. If you wish to switch to any of the other insurers, you can do so within the 90-day opt-out period with no penalty.

If you change insurer after the 90-day period, you will lose the premiums already paid and will be regarded as a new application by the second insurer. You may then need to undergo medical assessment in order to be accepted by the second insurer.

11) How do I make a Claim?

Fill up the claim form and have your condition assessed by an appointed assessor. The assessor will complete the assessment form and return it to your insurer for processing. You will receive your insurance payouts either by cheque or credited into your bank account 90 days after you have been certified to be severely disabled.

You may obtain a copy of the claim form and list of appointed assessors from the insurer's website. You can also contact your Insurer's Customer Service Centre for details and advice.

12) Why do I need to wait 90 days before getting my payouts if I become severely disabled?

ElderShield payouts will start 90 days after the certification of severe disability by the appointed assessor. This is known as the "deferment period". This is to ensure that ElderShield pays out in the event of severe disability for which the person will need long-term nursing care and support.

Without the deferment period, ElderShield premiums will be higher, because Insurers will need to pay the claims for cases of temporary and non-severe disability.

13) Do I have to bear the cost of assessment?

If your claim is successful, your Insurer will reimburse the assessment fee in full to you. If your claim is unsuccessful, you will have to pay for the cost of the assessment.

It costs \$25 for each assessment if you visit an appointed assessor. For those who prefer to have the assessment done at their homes, they can arrange for any of the appointed assessors to go to their homes to do the assessment - for such cases, there will be an additional fee of \$75 for the house call.

(Note: The fees quoted above are subject to future revisions.)

14) Can I see my own doctor or specialist to be assessed?

Yes, you can see your own doctor or specialist for assessment if he or she is in the panel appointed by the Insurers. The purpose of having an appointed panel of doctors to conduct the assessments is to minimise inappropriate claims and to ensure consistency in the claims assessment. You are encouraged to bring along your medical records (if any) for your severe disability assessment.

15) What can I do if I disagree with the claims assessment of the insurer?

If you disagree with the assessment of the assessor, you can request to be assessed by a specialist. However, you will need to bear the costs of the assessment fees (\$75 for assessment done at the specialist's clinic or \$150 for house visit). If you are assessed by the specialist to be eligible for claims, your assessment fee will be reimbursed in full by your Insurer.

If the specialist assesses that you are not eligible for claims and you still disagree with the assessment, you could submit an appeal to the ElderShield Arbitration Panel set up by the Ministry of Health. The ElderShield Arbitration Panel may appoint a geriatrician or any other qualified medical practitioner to do a reassessment. The decision of the Arbitration Panel shall be final and binding on both you and your Insurer. Costs incurred for this assessment shall be borne by your insurer if the ElderShield Arbitration Panel decides that you are disabled. Otherwise, the assessment fee shall be borne by you if the ElderShield Arbitration Panel decides that you are not disabled.

You can also contact your Insurer's Customer Service Centre for details and advice.

(Note: The fees quoted above are subject to future revisions.)

16) Can I choose to be covered under the original ElderShield scheme that offers monthly cash payout of \$300 for up to 60 months?

No, all new policyholders eligible for auto-coverage under ElderShield will be covered under the revised ElderShield that offers monthly cash payouts of \$400 for up to 72 months.

ElderShield Supplement Policies

17) What are ElderShield Supplements?

ElderShield Supplements provide optional additional coverage, on top of the ElderShield product at additional premiums. Premiums for ElderShield Supplements are payable from Medisave subject to a limit of \$600 per year per person insured.

These plans are not compulsory and policyholders can choose to purchase ElderShield Supplements from any of the approved ElderShield insurers.

To ensure that Singaporeans have at least a basic severe disability plan, a policyholder purchasing an ElderShield Supplement must first be covered under an ElderShield policy.

18) Which are the insurers offering ElderShield Supplements?

The 3 ElderShield insurers also offer ElderShield Supplements: Aviva Ltd, Great Eastern Life Assurance Co Ltd, and NTUC Income Insurance Cooperative Ltd.

19) How can I pay the premiums for an ElderShield Supplement?

You can use your Medisave to pay for the premiums of your ElderShield Supplement, up to a limit of \$600 per year per insured person. If you do not have enough Medisave savings, you may also use the Medisave Accounts of your spouse, parents, children or grandchildren. You may also pay by cash.

20) Why is there a limit on the amount of Medisave that can be withdrawn to pay for the premiums of an ElderShield Supplement?

The Medisave withdrawal limit for ElderShield Supplement premiums is to prevent a premature depletion of Medisave funds so that Singaporeans will have enough Medisave to pay for medical expenses during old age.

21) If I have both an ElderShield policy and an ElderShield Supplement policy, does it mean that I can claim from both policies if I become severely disabled?

ElderShield and ElderShield Supplement policies are structured as standalone plans. So long as you fulfil the respective claims eligibility criteria, you can claim under both policies.

For more information on the ElderShield scheme, you can visit the websites of:

Aviva: <http://www.aviva-singapore.com.sg/ElderShield>
Great Eastern: <http://www.Lifeisgreat.com.sg/ElderShield>
NTUC Income: <http://www.income.com.sg>

Ministry of Health: <http://www.moh.gov.sg/eldershield.html>
Central Provident Fund Board: <http://www.cpf.gov.sg>

Alternatively, you may wish to call up any one of the hotline numbers below for more enquiries:

Aviva: 6827 7788
Great Eastern: 1800-248 2888
NTUC Income: 6332-1133

Ministry of Health: 1800-225 4122
Central Provident Fund Board: 1800-227 1188 (code 4) (Only for enquiries relating to Medisave deductions)

For enquiries via email, you can send them to:

Aviva: cs_life@aviva-asia.com
Great Eastern: wecare@lifeisgreat.com.sg
NTUC Income: cs1133@income.com.sg

Ministry of Health: moh_info@moh.gov.sg

(I) Activities of Daily Living

Severe Disability shall mean the inability to perform at least 3 of the following Activities of Daily Living, even with the aid of special equipment, and always to require the physical assistance of another person throughout the entire activity.

A. Washing

The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.

B. Dressing

The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.

C. Feeding

The ability to feed oneself food after it has been prepared and made available.

D. Toileting

The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

E. Mobility

The ability to move indoors from room to room on level surfaces.

F. Transferring

The ability to move from a bed to an upright chair or wheelchair, and vice versa.

(II) Definition of Pre-existing Disability

Pre-existing Disability means suffering from the Severe Disability as defined above before your ElderShield Policy Commencement Date. For persons who are auto-covered, severe disability caused solely by accidents that occur during the 90-day opt-out period shall not be regarded as Pre-existing Disability.