

For immediate release

Media Release

No hospitalisation coverage for individuals who violate Singapore's travel advisory and are admitted for suspected COVID-19

IP insurers align policy coverage terms with changes made by the government to manage the pandemic spread locally

Singapore, 6 April 2020 – In line with the Ministry of Health's (MOH) announcement on 24 March 2020, Singapore Residents and Long-Term Pass Holders will not be able to claim under MediShield Life (MSHL) or Integrated Shield Plans (IPs) if they:

- Leave Singapore from 27 March 2020, in disregard of prevailing travel advisories; and
- Are admitted for suspected COVID-19; and
- Have onset of symptoms within 14 days of returning to Singapore.

Singapore residents (i.e. Singapore Citizens and Permanent Residents) who meet the above criteria will **not** be able to claim from MSHL or IP for treatments at public or private hospitals. This is with immediate effect.

Similarly, foreigners who meet the above criteria will also **not** be able to claim from Medisave-approved non-integrated shield plans as these are subject to the same requirements as IPs.

Life insurers in Singapore are aligned with the government's position on this matter, and support efforts to minimise the spread of COVID-19. This includes discouraging actions which run counter to the government's containment and mitigation efforts.

Enclosures

Appendix A: Contact list of IP insurers

Appendix B: FAQs

Appendix A

Contact list of IP insurers for policyholders to get information and updates as follows:

Company	Website Link / Contact form / Email Address	Hotline number
AIA	COVID-19 updates webpage: https://www.aia.com.sg/en/coronavirus-disease-2019.html Contact form and information: https://www.aia.com.sg/en/help-support/contact-us.html	1800 248 8000
Aviva	COVID-19 updates webpage: https://www.aviva.com.sg/en/novel-coronavirus-notice Contact information: https://www.aviva.com.sg/en/contact-us/	6827 7788
	Corporate claims information: https://www.aviva.com.sg/business/make-a-claim/	6827 8030
AXA Insurance	COVID-19 updates webpage: www.axa.com.sg Contact form and information: https://www.axa.com.sg/customer-care/contact-us	1800 880 4888
Great Eastern Life	COVID-19 updates webpage: https://www.greasternlife.com/sg/en/personal-insurance/our-promotions-and-events/2020/coronavirus-coverage.html Contact information: https://www.greasternlife.com/sg/en/personal-insurance/get-help/contact-us.html	1800 248 2888
NTUC Income	COVID-19 updates webpage: https://www.income.com.sg/our-covid-19-coverage Contact information: https://www.income.com.sg/contact-us	6788 1777
Prudential	COVID-19 updates webpage: https://www.prudential.com.sg/others/coronavirus Contact form and information: https://www.cws.prudential.com.sg/en/contact-us/ Email for IP matters: customer.service@prudential.com.sg Claims submission information: https://www.prudential.com.sg/services/claims/how-to-submit-a-claim#contact	1800 333 0333
	Email for Group insurance matters: SGP.ES.Claims@prudential.com.sg	1800 835 9733
Raffles Health Insurance	Contact form and information: https://www.rafflessshield.com.sg/contact-us/	6286 9988

Appendix B

FAQs (as at 06 April 2020)

1. How does coverage for COVID-19 provided by private life insurers fit in with the funding for this already provided by the government?

The government is covering the cost of medical care for COVID-19 patients incurred in public healthcare institutions. Private insurance policies complement this by covering additional expenses not paid for by the government, providing additional support for individuals affected by the virus. This includes treatment at private hospitals, and pre or post-hospitalisation expenses at private healthcare providers.

Most of the personal and group health plans in Singapore provide coverage for medical expenses related to COVID-19. This includes Integrated Shield Plans (IPs) and IP riders, Group health plans and non-IP health plans.

More details provided within the info-sheet on private insurance coverage available here: https://www.lia.org.sg/media/2439/lia-singapore-infosheet_insurance-coverage-for-2019-ncov-revised-19-feb-2020.pdf

2. On 24 March 2020, the MOH announced measures against Singapore Residents and Long-Term Pass Holders who disregard travel advisories. How does this affect my insurance coverage for COVID-19?

Despite clear advisories to defer all overseas travel, MOH has noted that there are still Singapore residents and Long-Term Pass holders who are travelling abroad. As the COVID-19 situation overseas is worsening, such travellers risk the health of other Singaporeans and residents when they return.

In light of this, the MOH announced on 24 March 2020 that Singapore Residents or Long-Term Pass holders will be charged at unsubsidised rates for their inpatient stay at public hospitals, if they:

- Leave Singapore from 27 March 2020, in disregard of prevailing travel advisories; and
- Are admitted for suspected COVID-19; and
- Have onset of symptoms within 14 days of returning to Singapore.

Singapore residents (i.e. Singapore Citizens and Permanent Residents) meeting the above criteria will not be able to claim from MediShield Life or Integrated Shield Plans for treatments at public or private hospitals.

Similarly, foreigners meeting the above criteria will not be able to claim from non-integrated shield plans which are Medisave-approved, as these are subject to the same requirements as Integrated Shield Plans.

3. Will I be able to claim for miscellaneous benefits such as Daily Hospital Incentives if I violate the travel advisory?

No, you will not.

Daily Hospital Incentive is a feature of some IP riders wherein policyholders receive a daily cash benefit if hospitalisation is in a ward class that is lower than their maximum eligibility based on plan type.

For Daily Hospital Incentive to be payable, the hospitalisation itself must be claimable. As individuals who have contravened a travel advisory will not be allowed to claim if they are hospitalised for suspected COVID-19, the Daily Hospital Incentive will also not be claimable.

In addition, payment of Daily Hospital Incentive for such cases would run against the MOH's intent of discouraging individuals from violating travel advisories.

4. Will I be able to claim under my IP's Emergency Overseas Hospital benefit if I'm hospitalised overseas due to COVID-19, having left Singapore from 27 March 2020 in violation of MOH's travel advisory?

No. MOH's direction is that individuals who leave Singapore in violation of a travel advisory will not be covered under the Emergency Overseas Hospitalisation benefit in the event that they are hospitalised overseas for suspected COVID-19. Providing such cover would run against the intent of discouraging individuals from violating travel advisories.

LIA members are aligned with the government's position on this matter. Our priority is to support efforts to minimise the spread of COVID-19, and discourage actions which run counter to the government's containment and mitigation efforts.

###

Life Insurance Association, Singapore (LIA Singapore)

Established in 1962, the Life Insurance Association, Singapore (LIA Singapore) is the not-for-profit trade body of life insurance product providers and life reinsurance providers based in Singapore and licensed by the Monetary Authority of Singapore (MAS).

Vision and Mission

The vision of member companies is *to provide individuals with peace of mind and to promote a society where every person is prepared for life's changing cycles and for those situations unforeseen.*

They are *committed to being a progressive life insurance industry by collectively enhancing consumer understanding, promoting industry best practices, and through the association fostering a spirit of collaboration and mutual respect with government and business leaders.*

Values underpinning the association and its members

<i>Unified</i>	in our resolve to deliver innovative solutions where every individual's needs are best met.
<i>Professional</i>	in the way we conduct ourselves and in the counsel we give.
<i>Ethical</i>	in ensuring our policyholders' interests are managed with utmost integrity.
<i>Fair</i>	in how we strive to provide favourable outcomes to both our policyholders and shareholders.
<i>Open & honest</i>	in all that we do to build an environment of trust and transparency.
<i>Proactive</i>	in the steps we take to give our people the skills and knowledge to provide sound solutions at all times.

For more information, please contact:

Pauline Lim (Ms.)
Executive Director, LIA Singapore
Tel: +65 6438 8900 / +65 9648 6407
Email : pauline.lim@lia.org.sg

Amanda Chong (Ms.)
Ogilvy Singapore
Tel : +65 6213 7781 / +65 8200 5363
Email: amanda.chong@ogilvy.com