

FREQUENTLY ASKED QUESTIONS

About AXA Shield and AXA riders

AXA Shield

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
Plan A	<ul style="list-style-type: none"> • Coverage for hospitalisation in private hospitals • 365 days of post-hospitalisation coverage • 180 days of pre-hospitalisation coverage • Annual limit of S\$1 million • Letter of Guarantee at up to \$100,000 for hospitalisation in private hospitals, if referred through our panel of specialists
Plan B	<ul style="list-style-type: none"> • Coverage for hospitalisation in single-bedded wards in public hospitals • 365 days of post-hospitalisation coverage • 180 days of pre-hospitalisation coverage • Annual limit of S\$550,000 • Letter of Guarantee at up to \$15,000 for hospitalisation in public hospitals
Standard Plan	<ul style="list-style-type: none"> • Standardised coverage across all Shield insurers • Coverage for hospitalisation in four-bedded wards in public hospitals • Annual limit of S\$150,000 • Letter of Guarantee at up to \$15,000 for hospitalisation in public hospitals

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.

AXA Riders to complement AXA Shield

1. What optional riders are available for AXA Shield?

AXA offers 3 optional riders to complement AXA Shield:

AXA Optional Riders			
Plan A	Plan B	Standard Plan	Optional Rider 1 : AXA Basic Care Covers Co-Insurance and Deductibles
✓	✓	✓	<ul style="list-style-type: none"> For all medical plans, there is an amount that you have to pay for your medical treatment costs due to Deductibles and Co-Insurance AXA Basic Care is designed to help reduce your payment for Deductibles and Co-Insurance to zero. So that you are covered from 1st dollar of your medical bills
Plan A	Plan B	Standard Plan	Optional Rider 2 : AXA General Care Get additional coverage outside of your home
✓	✓	✗	<ul style="list-style-type: none"> Daily hospital cash incentive of up to \$250 per day Covers ambulance or taxi charges to-and-fro the hospital Covers Traditional Chinese Medicine (TCM) treatment post hospitalisation Covers accommodation charges for immediate family Covers certain planned overseas medical treatments Covers emergency outpatient treatments due to accidents Covers outpatient treatments for fractures, dislocations, sports injuries, dengue, food poisoning and Hand, Foot and Mouth Disease
Plan A	Plan B	Standard Plan	Optional Rider 3 : AXA Home Care Get additional coverage in your home
✓	✓	✗	<ul style="list-style-type: none"> Covers home nursing services provided in your home, post hospitalisation Covers medical treatments, including physiotherapy, provided in your home, post hospitalisation Covers General Practitioner (GP) home visits Covers cost of rental or purchase of certain mobility aids Covers costs of stay in an inpatient hospice care institution

Note that AXA General Care and AXA Home Care are not available to AXA Shield Standard Plan customers.

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

2. Can I mix and match the riders?

AXA aims to provide our AXA Shield customers with a range of coverage options – from the no-frills 1st dollar coverage (only AXA Basic Care added), to the most comprehensive coverage where you are protected both in and out of your home (all 3 riders added).

The following are the different combinations of coverage available:

- AXA Shield only
- AXA Shield + AXA Basic Care
- AXA Shield + AXA Basic Care + AXA General Care
- AXA Shield + AXA Basic Care + AXA Home Care
- AXA Shield + AXA Basic Care + AXA General Care + AXA Home Care⁺

⁺ Customers who purchase AXA Home Care together with AXA General Care will enjoy a 10% discount on their AXA Home Care premiums.

3. Can I add the riders anytime, or do I have to purchase the riders at the same time as purchasing AXA Shield?

You can choose to add on the riders to your AXA Shield at the point of purchase of AXA Shield, or choose to add the riders at any time thereafter.

Please note that you do need to have added AXA Basic Care before you can add AXA General Care and/or AXA Home Care.

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

You can choose either to pay your rider premiums monthly or once a year.

5. What are the premium payment methods?

AXA rider premiums can be payable via cash/cheque/Internet Banking/AXS/SAM. Note that you will not be able to pay for your rider premiums via your Medisave account.

6. Are the premiums guaranteed?

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

7. For the outpatient treatments covered under AXA General Care, do I have to go to a hospital for the outpatient treatment?

No, outpatient treatments for emergencies due to accidents, fractures, dislocations, sports injuries, dengue, Hand, Foot and Mouth Disease, and food poisoning, do not need to be done in hospital.