



AXA Enhanced Care Frequently Asked Questions

1. How does the introduction of the new co-pay rider, AXA Enhanced Care, benefit customers?

At AXA, we strive to offer our customers value and extra benefits as a health partner. The introduction of AXA Enhanced Care, our new co-pay rider, will enable us to keep premiums sustainable in the long run for our customers. In line with our commitment to be a partner to our customers, the rider not only protects you against large medical bills but also covers your pre-and post-hospitalisation needs for greater peace of mind when you need it most.

2. What are some of the differentiating features of AXA Enhanced Care?

We are conscious that customers today want comprehensive coverage along with benefits that cater to their wide ranging healthcare needs. Our new co-pay rider, AXA Enhanced Care, is designed to provide end-to-end coverage while remaining affordable for our customers.

Beyond the standard hospitalisation coverage, the new rider includes benefits such as outpatient coverage for fractures, dislocations, sports injuries, dengue, Hand Foot Mouth Disease (HFMD) and food poisoning as well as emergency outpatient treatment due to accident. On top of that, policyholders have the added assurance that they can receive up to 365 days of post-hospitalisation coverage.

3. How do the premiums for AXA Enhanced Care compare to the existing full riders?

AXA Enhanced Care premiums will be more affordable – compared to the existing AXA Basic Care and General Care full-pay riders. Our AXA Enhanced Care premiums are 28% to 54% cheaper than both AXA Basic Care and AXA General Care premiums for a wide range of ages 20 to 60 for both Plan A and B.

For example, a male, age 30 at his next birthday, who is currently paying an annual premium of S\$505 in total for AXA Basic Care and AXA General Care will only have to pay an annual premium of \$300 (40% lower) if he switches to AXA Enhanced Care.

4. How does the launch of AXA Enhanced Care affect existing AXA Basic Care/ General Care/ Home Care customers?

The new requirements do not impact existing AXA Shield customers who purchased their AXA Basic Care/ AXA General Care/ AXA Home Care plan(s) before 8 March 2018. You may choose to:

- Maintain your current AXA Basic Care/ AXA General Care/ AXA Home Care coverage with no action needed
- Upgrade or downgrade your Shield plan and accompanying AXA Basic Care/AXA General Care/ AXA Home Care coverage



- Replace your current AXA Basic Care/ AXA General Care/ AXA Home Care with the new AXA Enhanced Care

For existing AXA Shield customers who purchased their AXA Basic Care/ AXA General Care/ AXA Home Care plan(s) on or after 8 March 2018, you will continue to enjoy the benefits under your current plan (i.e. without co-payment features). Upon your policy renewal from 1 April 2021, your plan will be revised to incorporate the new co-payment features.

However, from 1 April 2019 onwards, you may apply to switch to AXA Enhanced Care plan

5. With the new co-pay rider, does it mean AXA will not increase rider premiums anymore in the future?

Globally, healthcare cost inflation has increased significantly in the last few years and the same has been observed in Singapore. With AXA Enhanced Care, we are encouraging greater utilisation of our panel of healthcare providers which will enable us to better manage claims costs in the long run and ensure that future premium rate increases, if any, will likely be kept to the minimum and lower than that of full riders.

6. Apart from the introduction of the new co-pay rider, what else is AXA doing to manage claims to keep premiums sustainable and affordable?

As part of our ongoing efforts to manage claims costs, we have established a preferred panel of more than 340 General Practitioner clinics and 400 Specialist clinics. This ensures that you receive appropriate treatment at reasonable costs. We also practise pre-authorisation of claims, whereby we offer a Letter of Guarantee (LOG) of up to the claimable amount or your policy annual limit if referred through our panel of healthcare providers, so that you can have peace of mind as you will be able to find out if your medical bills can be covered even before they are incurred.

We believe the above actions, together with the new co-pay rider, will help us better manage claims to keep premiums sustainable and affordable in the long run for our customers.

For more information about the AXA Shield Panel and AXA LOG, please visit: <https://www.axa.com.sg/our-solutions/personal/health/axa-shield/panel-and-letter-of-guarantee>