



PRUSHIELD CHANGES IN BENEFITS & PRUEXTRA TRANSITION EXERCISE

(updated on 10 February 2021)

FREQUENTLY ASKED QUESTIONS

PRUEXTRA TRANSITION EXERCISE (1ST APRIL 2021)

Q1 Why is the PRUEXtra Transition exercise happening on 1st April 2021?

The Ministry of Health (MOH) announced in March 2018 that all Integrated Shield (IP) Riders will need to be implemented with co-payment features to help address over-consumption, over-servicing and over-charging of medical services. Hence, from 1st April 2019, PACS launched our PRUEXtra CoPay series with a co-payment of at least 5%, and an annual cap of S\$3,000 per policy year (ie Stop-loss) for preferred health providers (ie Panel Providers).

IP riders that do not meet the abovementioned co-payment features will be withdrawn from 1st April 2021.

Policyholders who purchased IP riders without co-payment features between 8th March 2018 to 31st March 2019 must transition to new IP riders with co-payment features upon coverage renewal from 1st April 2021 onwards.

MOH's media release: <https://www.channelnewsasia.com/news/singapore/5-per-cent-co-payment-new-integrated-shield-riders-10021398>

Q2 Will these changes impact my PRUShield basic plan?

With the PRUEXtra transition, these changes will only impact your current PRUEXtra policies. There will be no impact to your PRUShield basic plan.

Transition Cohort (policies purchased between 8th March 2018 to 31st March 2019)

Q3 Who is impacted by the PRUEXtra transition from 1st April 2021?

If you have done any of the following between 8th March 2018 to 31st March 2019, you will be impacted by the PRUEXtra transition:

- Submitted and incepted a PRUEXtra policy; or
- Submitted and effected the upgrade of a PRUEXtra policy

Note: You will be excluded from the transition if you have opted to switch to a PRUEXtra CoPay Rider prior to your renewal before 1st April 2021.

Q4 What will happen to my policy if I am impacted by the PRUEXtra transition from 1st April 2021?

If you fulfil one of the criteria listed in Q3, your policy will be transitioning to a PRUEXtra CoPay rider upon its renewal from 1st April 2021:

Current PRUEXtra Rider (purchased between 8 th March 2018 to 31 st March 2019)	Transition to new PRUEXtra CoPay upon renewal (from 1 st April 2021)
PRUEXtra Premier	PRUEXtra Premier CoPay
PRUEXtra Premier Lite	PRUEXtra Premier Lite CoPay [^]
PRUEXtra Premier Saver	
PRUEXtra Plus	PRUEXtra Plus CoPay
PRUEXtra Plus Lite	PRUEXtra Plus Lite CoPay [*]

With the co-payment benefits, you enjoy lower premiums for your policy.

[^] PRUEXtra Premier Lite CoPay for Foreigners (FR) will be made available for the transition cohort. It will only be open for new business, upgrade & downgrade from 1st June 2021.

^{*} PRUEXtra Plus Lite CoPay will be made available for the transition cohort. It will only be open for new business, upgrade & downgrade from 1st June 2021.



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Q5 How will this impact my policy in terms of benefits and premiums after the transition exercise?

With the co-payment benefits, you will enjoy lower premiums for your policy. You will be required to pay a minimum of 5% co-payment, capped at a maximum of \$3,000 per policy year for medical treatments at our Panel Providers*.

Here is a summary of the impact on benefits and premiums for the respective group of policyholders. Overall, policyholders will enjoy premium savings:

*Please refer to www.prudential.com.sg for more information.

Current PRUExtra Rider	Transition to new PRUExtra CoPay upon renewal (from 1 st April 2021)	Impact in benefits	Impact on premiums (Basic + Rider)
PRUExtra Premier	PRUExtra Premier CoPay	Co-payment of 5% of the bill, capped at \$3,000 for Panel providers	Avg -9% in premiums (-12% to -8%)
PRUExtra Premier Lite	PRUExtra Premier Lite CoPay [^]	Co-payment of up to \$1,750 [#] in deductible + 5% co-insurance, capped at \$3,000 for Panel providers	Avg -3% in premiums (-4% to -3%)
PRUExtra Premier Saver			Avg -15% in premiums (-25% to -6%)
PRUExtra Plus	PRUExtra Plus CoPay	Co-payment of 5% of the bill, capped at \$3,000 for Panel providers	Avg -3% in premiums (-5% to -1%)
PRUExtra Plus Lite	PRUExtra Plus Lite CoPay*	Co-payment of up to \$1,750 [#] in deductible + 5% co-insurance, capped at \$3,000 for Panel providers	Avg -3% in premiums (-4% to -3%)

Please refer to Appendix for more information.

[^] PRUExtra Premier Lite CoPay for Foreigners (FR) will be made available for the transition cohort. It will only be open for new business, upgrade & downgrade from 1st June 2021.

* PRUExtra Plus Lite CoPay will be made available for the transition cohort. It will only be open for new business, upgrade & downgrade from 1st June 2021.

[#] As deductibles for above Age Next Birthday (ANB) 85 will increase by 50%, the co-payment will be capped at \$3,500 per policy year. Please refer to the policy document for more information.

Q6 When will I be informed of the upcoming transition if my policy was purchased (including upgrades) between 8th March 2018 to 31st March 2019?

You will be informed of the upcoming transition about 50 days before your renewal.

You will be receiving the revised policy certificate and policy document of the new CoPay rider which your policy is transitioning to upon its renewal, provided you do not have any outstanding premium.

The details of the CoPay rider will also be reflected in your Premium Notice Letter (PNL) which you will be receiving about 40 days prior to your renewal.

Pre-March 2018 Cohort (policies purchased before 8th March 2018)

Q7 Does the transition exercise impact my policy if I purchased it before 8th March 2018?

If you purchased your PRUExtra riders before 8th March 2018, your policy is not impacted by the mandatory transition exercise announced by MOH on 8 March 2018. However, to ensure the sustainability of affordable healthcare plans in the long run, we will be introducing claim cost measures to certain PRUExtra Riders to help address over-consumption, over-servicing and over-charging of medical services in line with recommendations made by Health Insurance Task Force (HITF).

The following changes will occur upon the policy renewal from 1st April 2021:

Current PRUExtra Rider (purchased before 8 th March 2018)	Changes upon renewal (from 1 st April 2021)
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PRUExtra Premier	N.A.
PRUExtra Premier Lite	N.A.
PRUExtra Premier Saver	Transition to PRUExtra Premier Lite [^]
PRUExtra Plus	Implementation of simplified Claim-based pricing (up to Level 1)
PRUExtra Plus Lite	N.A.

[^] PRUExtra Premier Lite for Foreigners (FR) will be made available for the transition cohort.

There are no changes in benefits for PRUExtra Premier, PRUExtra Premier Lite and PRUExtra Plus Lite policies.

Q8 Why are the above changes made when they are not mandated by MOH?

As Prudential is one of the main players in the Shield landscape, we have an important role to play to ensure the sustainability and affordability of medical insurance in the long run. Hence, we are aligning to the recommendation of the Health Insurance Task Force (HITF) to incorporate claim cost measures (such as co-payment) help to address the concerns of over-servicing, over-consumption and over-charging of medical services.

Under PRUExtra Premier Saver, there is currently no co-payment for restructured hospital claims. Hence, with the transition to PRUExtra Premier Lite, all claims will be subject to a co-payment of up to \$1,750* in deductibles per policy year in line with HITF's recommendations of incorporating claim cost measures for IP riders.

In addition, in order to ensure premiums remain affordable, we will be introducing a simplified version of claim-based pricing (up to Level 1) to PRUExtra Plus from 1 April 2021. With the implementation of the simplified claim-based pricing structure, the coverage for PRUExtra Plus purchased before 8 March 2018 will remain the same (ie full coverage, with no co-payment).

**As deductibles for above Age Next Birthday (ANB) 85 will increase by 50%, the maximum co-payment is capped at \$3,500 per policy year. Please refer to the policy document for more information.*

(HITF Reference: https://www.lia.org.sg/media/1521/managingsingaporehealthinsurancecost_hitf_20161013.pdf)

Q9 How will this impact my policy in terms of benefits and premiums with the abovementioned changes listed in Q7?

With the changes mentioned in Q7, here is a summary of the impact on benefits and premiums:

Current PRUExtra Rider	Changes upon renewal (from 1 st April 2021)	Impact in benefits	Impact in premiums (Basic + Rider)
PRUExtra Premier	N.A. Currently, claim-based pricing is a form of claim-cost measure		
PRUExtra Premier Lite	N.A. Currently, co-payment for all claims is a form of claim-cost measure		
PRUExtra Premier Saver	Transition to PRUExtra Premier Lite [^]	Policyholders needs to co-pay up to \$1,750* in deductible	Avg -12% in premiums (-21% to -4%)
PRUExtra Plus	Implementation of simplified Claim-Based Pricing	Implementation of simplified claim-based pricing. Coverage will remain the same (ie full coverage, with no co-payment)	N.A. (in 2021)
PRUExtra Plus Lite	N.A. Currently, co-payment for all claims is a form of claim-cost measure		

Please refer to the Appendix for more information.

**As deductibles for above Age Next Birthday (ANB) 85 will increase by 50%, the maximum co-payment is capped at \$3,500 per policy year. Please refer to the policy document for more information.*



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Q10 When will I be informed of the upcoming changes if my policy was purchased before 8th March 2018?

PRUExtra Premier Saver transition to PRUExtra Premier Lite

You will be informed of the upcoming transition at about 50 days before your policy renewal.

You will be receiving the revised policy certificate and policy document indicating the new CoPay rider that your policy will be transitioning to upon successful coverage renewal.

The details of your new CoPay rider will also be reflected in the Premium Notice Letter (PNL), which you will be receiving about 40 days prior to your policy renewal.

PRUExtra Plus – implementation of claim-based pricing

You will be informed of the upcoming implementation of claim-based pricing in the customer communication issued along with the Premium Notice Letter (PNL) about 40 days prior to your policy renewal.

Within the PNL, the annexure of the changes in policy wordings will be included as well.

Q11 What do I need to do to ensure that my policy transition successfully?

As the transition to the new rider will take effect on your policy's next renewal or when the premiums due for the current year are fully paid (whichever is later), please ensure that your premiums are all paid promptly and on time to ensure the transition is successful.

To ensure continued medical coverage, you are strongly encouraged to make full payment immediately. You can visit <https://ipay.prudential.com.sg/ipay> to make full payment on any outstanding premiums.

Q12 What happens if I feel that the new PRUExtra plan that my policy is transitioning to, or the new changes in benefits, are not suitable for me?

If you feel that the new PRUExtra plan that your policy is transitioning to, or the new changes in benefits, are not suitable, you can switch to any of our current selling riders as follows:

- PRUExtra Premier CoPay
- PRUExtra Preferred CoPay
- PRUExtra Premier Lite CoPay^
- PRUExtra Plus CoPay
- PRUExtra Plus Lite CoPay*

Please note that underwriting may apply if you are upgrading your policy. Please contact your Prudential Financial Consultant or a distributor duly appointed by Prudential Singapore for more information.

[^] PRUExtra Premier Lite CoPay for Foreigners (FR) will only be open for new business, upgrade & downgrade from 1st June 2021.

* PRUExtra Plus Lite CoPay will only be open for new business, upgrade & downgrade from 1st June 2021.

Q13 What happens if I have made a claim after my policy renewal date and I am required to transition to a new PRUExtra rider?

If your policy is impacted by the transition, any claims which occur after the renewal will be based on the new benefits of the new PRUExtra rider which your policy is transitioning to.

If you have any outstanding premiums owing to us which caused the delay of the PRUExtra transition, any claims which occur after your renewal will also be subjected to the new benefits of the PRUExtra rider that it will be transitioning to as well.

Please ensure that all premiums are paid on time to ensure continued medical coverage and for your claims to be considered as well.

PRUSHIELD – CHANGES IN BENEFITS (1ST APRIL 2021)

Q14 Why are we changing the benefits for PRUShield Plans?

With the recent MSHL changes, Prudential has decided to take this opportunity to align and refresh the benefits of our existing PRUShield suite. We want to ensure that the PRUShield suite continues to keep up with market landscape changes and medical advancements, so our customers' medical needs are well taken care of.

We will be making the following changes to PRUShield Premier and PRUShield Plus:

- Changes to 5 benefits
- Introduction of 4 new benefits



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These changes in benefits will apply to all new and existing PRUShield Premier & PRUShield Plus policies from 1st April 2021 onwards. Changes are applicable to Singapore Citizens, Permanent Residents and Foreigners.

Q15 What are the changes in benefits to PRUShield Premier and PRUShield Plus?

To align with the current medical landscape, we will be changing the following benefits under PRUShield Premier & PRUShield Plus plans:

Benefits	Before	With effect on 1 st April 2021
Pregnancy Complication benefits	8 conditions	28 conditions
Confinement in Community Hospital	Pays for confinement in a community hospital after an inpatient hospital stay	Pays for confinement in a community hospital after an inpatient hospital stay or a referral from a restructured hospital's A&E
Pre- & Post-Hospitalisation Benefit	Pays for outpatient consultation (physical)	Pays for outpatient consultations (physical) and outpatient telemedicine consultations*
Congenital Abnormalities Benefit	24 months waiting period	Covers instantly from birth with no waiting period, but with a claim limit when diagnosed or symptom first shown within the first 24 months
Vaccinations	Excluded for all hospital treatments directly or indirectly related to vaccinations	Extension of coverage for inpatient hospital treatment due to adverse effects caused by vaccinations

*We will only reimburse outpatient telemedicine consultation fees conducted by telemedicine consultation providers;
 i. that are approved as active Ministry of Health (MOH) sandbox providers under the MOH Licensing Experimentation and Adaptation Programme or
 ii. from Restructured Hospitals. We will not pay for the cost of delivery or courier of medication.

The following new benefits/claim limits will also be introduced to PRUShield Premier and PRUShield Plus plans:

New Benefits/Claim Limits	Limits
Long-term Parenteral Nutrition	As-charged
Autologous Bone-marrow Transplant	\$25,000 per policy year
Cell Tissue & Gene Therapy Treatment	\$75,000 per policy year
Inpatient and outpatient Proton Beam Therapy	\$50,000 per policy year

These changes in benefits will apply to all new and existing PRUShield Premier & PRUShield Plus policies from 1st April 2021 onwards.

While your PRUShield Premier & PRUShield Plus policy will include these benefit changes, there will be **no change** in premiums to the PRUShield component of your Integrated Shield Plan for PRUShield Premier & PRUShield Plus.

Please refer to the annexure embedded in your Customer Letter for more information.

Q16 Are all vaccinations covered?

Extension of coverage for inpatient hospital treatment due to adverse effects caused by vaccinations only applies if

- Vaccination is approved by the Singapore Health Sciences Authority and
- Is administered on the recommendation of a medical practitioner duly licensed by Singapore Medical Council and
- The person getting vaccinated (our life assured) is medically eligible to receive it. For full terms and conditions, please refer to the Policy Document or Annexure for more information.



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Appendix

	PRUExtra Premier (current rider)	PRUExtra Premier CoPay
Hospital Access	All Private Hospitals	All Private Hospitals
Deductibles (up to \$3,500)	All Hospitals: Reimburse 100%	All Hospitals: Reimburse 95% Customer pays 5%
Co-insurance (10%)	All Hospitals: Reimburse all co-insurance (10%)	All Hospitals: Reimburse half (5%) Customer pays half (5%)
Stop-loss (this is the maximum amount a customer pays per policy year)	-	\$3,000 for Panel providers
A&E Ambulance Fee	\$250 per injury/ illness	\$250 per injury/ illness
Immediate Family Accommodation with Child	\$60 per day	\$60 per day
Daily Hospitalisation Incentive	\$125 to \$200 per day	-
Emergency Outpatient Treatment due to Accident	\$3,000 per year	\$3,000 per year
Post-hospitalisation TCM (up to 365 days)	\$6,000 per year	\$6,000 per year
Special Appliances & Prosthesis	\$3,000 per year	\$3,000 per year
Disability Waiver (upon disability)	PRUExtra Premier's premiums waive for 36 months	PRUExtra Premier CoPay's premiums waive for 36 months
Claim Based Pricing	Yes	Yes
Average difference in premiums (Basic and rider)	-	-9% (-12% to -8%)



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	PRUExtra Premier Lite (current rider)	PRUExtra Premier Lite CoPay
Hospital Access	All Private Hospitals	All Private Hospitals
Deductibles (up to \$3,500)	All Hospitals: Reimburse 50%, capped at \$1,750 per policy year. Customer pays the remaining 50%	All Hospitals: Reimburse 50%, capped at \$1,750 per policy year. Customer pays the remaining 50%
Co-insurance (10%)	All Hospitals: Reimburse all co-insurance (10%)	All Hospitals: Reimburse half (5%) Customer pays half (5%)
Stop-loss (this is the maximum amount a customer pays per policy year)	\$1,750*	\$3,000 for Panel providers
A&E Ambulance Fee	\$250 per injury/ illness	\$250 per injury/ illness
Immediate Family Accommodation with Child	-	-
Daily Hospitalisation Incentive	\$125 to \$200 per day	-
Emergency Outpatient Treatment due to Accident	-	-
Post-hospitalisation TCM (up to 365 days)	-	-
Special Appliances & Prosthesis	-	-
Disability Waiver (upon disability)	-	-
Claim Based Pricing	-	-
Average difference in premiums (Basic and rider)	-	-3% (-4% to -3%)

*As deductibles for above Age Next Birthday (ANB) 85 will increase by 50%, the maximum amount a customer is required to pay is capped at \$3,500 per policy year. Please refer to the policy document for more information.



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	PRUExtra Premier Saver (current rider)	PRUExtra Premier Lite CoPay (8 Mar 2018 to 31 Mar 2019)	PRUExtra Premier Lite (before 8 Mar 2018)
Hospital Access	All Private Hospitals	All Private Hospitals	All Private Hospitals
Deductibles (up to \$3,500)	Public Hosp: Reimburse 100% Private Hosp: Customer pays the first \$1,000 per policy year	All Hospitals: Reimburse 50%, capped at \$1,750 per policy year. Customer pays the remaining 50%	All Hospitals: Reimburse 50%, capped at \$1,750 per policy year. Customer pays the remaining 50%
Co-insurance (10%)	Public Hosp: Reimburse all co-insurance (10%) Private Hosp: Reimburse half (5%), customer pays half (5%)	All Hospitals: Reimburse half (5%) Customer pays half (5%)	All Hospitals: Reimburse all co-insurance (10%)
Stop-loss (this is the maximum amount a customer pays per policy year)	\$5,000	\$3,000 for Panel providers	\$1,750*
A&E Ambulance Fee	\$250 per injury/ illness	\$250 per injury/ illness	\$250 per injury/ illness
Immediate Family Accommodation with Child	\$60 per day	-	-
Daily Hospitalisation Incentive	\$125 to \$200 per day	-	\$125 to \$200 per day
Emergency Outpatient Treatment due to Accident	\$3,000 per year	-	-
Post-hospitalisation TCM (up to 365 days)	\$6,000 per year	-	-
Special Appliances & Prosthesis	\$3,000 per year	-	-
Get Well Benefit	\$500	-	-
Disability Waiver (upon disability)	-	-	-
Claim Based Pricing	-	-	-
Average difference in premiums (Basic and rider)	-	-15% (-25% to -6%)	-12% (-21% to -4%)

*As deductibles for above Age Next Birthday (ANB) 85 will increase by 50%, the maximum amount a customer is required to pay is capped at \$3,500 per policy year. Please refer to the policy document for more information.



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	PRUExtra Plus (current rider)	PRUExtra Plus CoPay
Hospital Access	All Public Hospitals	All Public Hospitals
Deductibles (up to \$3,500)	All Hospitals: Reimburse 100%^	All Hospitals: Reimburse 95%^ Customer pays 5%
Co-insurance (10%)	All Hospitals: Reimburse all co- insurance (10%)^	All Hospitals: Reimburse half (5%)^ Customer pays half (5%)
Stop-loss (this is the maximum amount a customer pays per policy year)	-	\$3,000 for Panel providers
A&E Ambulance Fee	\$150 per injury/ illness	\$150 per injury/ illness
Immediate Family Accommodation with Child	\$30 per day	\$30 per day
Daily Hospitalisation Incentive	\$125 per day	-
Emergency Outpatient Treatment due to Accident	\$2,000 per year	\$2,000 per year
Post-hospitalisation TCM (up to 365 days)	\$3,000 per year	\$3,000 per year
Special Appliances & Prosthesis	\$2,000 per year	\$2,000 per year
Disability Waiver (upon disability)	-	-
Claim Based Pricing	-	-
Average difference in premiums (Basic and rider)	-	-3% (-5% to -1%)

^ Will be subjected to pro-ration of 65% if treatment is sought from a Private Hospital



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	PRUExtra Plus Lite (current rider)	PRUExtra Plus Lite CoPay (new rider)
Hospital Access	All Public Hospitals	All Public Hospitals
Deductibles (up to \$3,500)	All Hospitals: Reimburse 50%^, capped at \$1,750 per policy year. Customer pays the remaining 50%	All Hospitals: Reimburse 50%^, capped at \$1,750 per policy year. Customer pays the remaining 50%
Co-insurance (10%)	All Hospitals: Reimburse all co-insurance (10%)^	All Hospitals: Reimburse half (5%)^ Customer pays half (5%)
Stop-loss (this is the maximum amount a customer pays per policy year)	\$1,750*	\$3,000 for Panel providers
A&E Ambulance Fee	\$150 per injury/ illness	\$150 per injury/ illness
Immediate Family Accommodation with Child	-	-
Daily Hospitalisation Incentive	\$125 per day	-
Emergency Outpatient Treatment due to Accident	-	-
Post-hospitalisation TCM (up to 365 days)	-	-
Special Appliances & Prosthesis	-	-
Disability Waiver (upon disability)	-	-
Claim Based Pricing	-	-
Average difference in premiums (Basic and rider)	-	-3% (-4% to -3%)

^ Will be subjected to pro-ration of 65% if treatment is sought from a Private Hospital.

*As deductibles for above Age Next Birthday (ANB) 85 will increase by 50%, the maximum amount a customer is required to pay is capped at \$3,500 per policy year. Please refer to the policy document for more information.



Claim-based pricing for PRUExtra Plus (effective from 1 April 2021)

Customer who purchased a PRUExtra Plus rider before 8 March 2018 will be subjected to claim-based pricing upon their renewal from 1 April 2021.

To ensure the sustainability of affordable healthcare plans, we will be introducing a simplified Claims-based pricing (CBP). The premium level (up to Level 1) will be determined by claims made during the policy year.

Age 1 to 54[^]:



Age 55[^] and above:



Hospital Type	Claims amount during the Review Period	Movement on levels (min of Standard Level & max of Level 1)
Private Hospitals	S\$5,000 and below	Remains on the same level
	Above S\$5,000	↑ 1 Level
Restructured Hospitals	S\$20,000 and below	↓ 1 Level
	Above S\$20,000	↑ 1 Level
No claim	Nil	↓ 1 Level

With the implementation of the simplified claim based pricing structure from 1 Apr 2021, the coverage for PRUExtra Plus purchased before 8 March 2018 will remain the same (ie full coverage, with no co-payment).

All private Hospital claims paid during the same review period will be added together to calculate the total private Hospital claim payment amount under your PRUExtra Plus plan. While all restructured Hospital claims paid during the same review period will be added together to calculate the total restructured Hospital claim payment amount under your PRUExtra Plus plan.

If there is a restructured hospital claim paid within the same review period as a private hospital claim, the final premium level will be based on the premium level of the restructured hospital or the private hospital, whichever is higher.

The effects of CBP will only be reflected in the customer's premiums on their subsequent renewal from 1 Apr 2022 onwards. (e.g. For a policy renewing on 1 Oct 2021, the impact of the CBP will only be reflected in the premiums on 1 Oct 2022 renewal).



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Changes in PRUShield Premier and PRUShield Plus benefits:

	PRUShield Premier	PRUShield Plus
Hospitalisation benefits	Changes in Benefit: <ul style="list-style-type: none"> • Confinement in Community Hospital benefit (to include “referral from Restructured hospital’s emergency department”) 	
Pre & Post-Hospitalisation benefits	To include “outpatient telemedicine consultation” for: <ul style="list-style-type: none"> • Pre-Hospitalisation Consultation and Services • Post-Hospitalisation Follow-up Treatment and Services 	
Outpatient Hospitalisation benefits	New: <ul style="list-style-type: none"> • Long-Term Parenteral Nutrition (As Charged) 	
Other benefits	New: <ul style="list-style-type: none"> • Autologous Bone Marrow Transplant Treatment (Up to \$25,000 per policy year) • Inpatient and Outpatient Proton Beam Therapy (Up to \$50,000 per policy year) • Cell Tissue and Gene Therapy Treatment (Up to \$75,000 per policy year) Changes in benefits: <ul style="list-style-type: none"> • Extension of Pregnancy Complication benefits (extends conditions covered from 8 to 28 conditions) • Removal of waiting period for Congenital Abnormalities benefit, but with a policy limit if the condition is first diagnosed or symptoms first shown within 24 months from the cover start date, or reinstatement date (if any), whichever is later. The policy limit of \$15,000 or \$20,000 per policy year will apply for PRUShield Plus & PRUShield Premier plans respectively 	
Exclusions	Changes in benefits: <ul style="list-style-type: none"> • To extend coverage for inpatient hospitalisation due to adverse effects from all vaccinations 	

For more information on the changes in benefits please refer to the policy document or annexure for the full terms and conditions.