

# CRITICAL CARE ADVANTAGE

Be covered across three stages of illness - early, intermediate and critical



# The chances of a full recovery from a critical illness are now much higher due to earlier detection and improved treatment options. To give you the best chances to recover and regain your desired quality of life, Critical Care Advantage provides payout at the earliest stage of the illness.

Critical Care Advantage gives you the crucial early advantage to survive critical illness.

When it comes to surviving a critical illness, timing is everything. While it is important to have regular medical checkups to detect potentially life-threatening diseases early, it is equally important to have a financial backup plan against critical illness at any stage. Ready access to funds means that you can act swiftly to make the required lifestyle changes for a better recovery.

## Key Benefits

- Lump sum payout at the Early, Intermediate and Critical stages, covering up to 85 medical conditions
- Additional coverage for 7 Special Benefits
- Flexible policy term up to the age of 85 and comprehensive protection of up to S\$3 million at affordable premiums
- No waiting period between claims
- Survival period of only 7 days – one of the shortest in the market
- Waiver of future premiums upon your first claim on a covered critical illness

## One of the highest payouts in the market for Early and Intermediate stages of critical illness

Unlike most critical illness plans that provide payout only at advanced stages of critical illness, Critical Care Advantage provides a substantial payout of up to S\$300,000 to cover both Early and Intermediate stages of critical illness. To protect you comprehensively, its coverage stretches across a total of 85 medical conditions under 37 different critical illnesses.

These attractive payouts create a crucial advantage to help you with your expenses at different stages of your critical illness. The funds will put you in a better position to explore a choice of treatment options.

## Enjoy up to additional S\$185,000 payout for Special Benefits

Critical Care Advantage provides additional payout for 7 Special Benefits – up to a total of S\$185,000. These additional payouts are on top of your policy's basic sum assured and will help you supplement medical expenses incurred or for a change in your lifestyle.

List of 7 Special Benefits		Amount of payout	
1	Diabetic Complications	25% of sum assured (Capped at S\$25,000 for each Special Benefit)	
2	Severe Rheumatoid Arthritis		
3	Severe Osteoporosis with Fractures		
4	Severe Dengue Haemorrhagic Fever		
5	Systemic Lupus Erythematosus		
6	Crohn's Disease		
7	Cancer Recovery	Intermediate	Critical
		10% of sum assured (Capped at S\$10,000)	25% of sum assured (Capped at S\$25,000)

## Comprehensive coverage up to S\$3 million with flexible terms and affordable premiums

Critical Care Advantage enables you to choose your coverage and length of protection according to your needs and affordability. You can tailor your coverage from a minimum of S\$50,000 up to S\$3 million sum assured to enjoy the full benefits of Critical Care Advantage. Entry age is from age 1 to age 65 next birthday and you may choose a policy term from 6 years up to age 85. At the same time, the plan also provides a death benefit of S\$15,000 during the policy term.

The plan that is affordable – for as little as S\$172.55\* a month, Critical Care Advantage provides a complete coverage that includes 85 medical conditions and additional coverage for 7 Special Benefits.

## No waiting period between claims

With Critical Care Advantage, you can make multiple claims with no waiting period between submissions of claims. This applies across different critical illnesses or more severe stages of the same illness. This way, any possible delays in treatment due to delayed payments will be the least of your worries as you focus on recovery.

## 7 days survival period – one of the shortest in the market

We understand the importance of timing when it comes to critical illness. Hence, Critical Care Advantage provides payout after the insured survives for 7 days after diagnosis of the covered condition. That's one of the shortest survival period as opposed to the norm of 14 to 30 days.

## Premium waiver after first claim<sup>1</sup>

All future premiums payable for the remaining term of your policy will be waived after the first successful claim under the Early or Intermediate Stage. Hence, You can be rest assured that coverage will continue with one less financial commitment..

\* Premium is based on a female, non-smoker, aged 30 at next birthday who purchased a Critical Care Advantage plan with policy term up to age 65 for a sum assured of S\$200,000. Premium rates are not guaranteed and may be adjusted based on future experience.

<sup>1</sup> The premium waiver benefit will not be activated upon an approved claim under the 7 Special Benefits.

## Example

Below illustrates an example of payouts for Critical Care Advantage with Sum Assured (SA) of S\$500,000

Claims	Critical Illness (CI) at various stages	Benefits payable	Claims payouts
1 <sup>st</sup> claim	Severe Dengue Haemorrhagic Fever (Special Benefit)	25% of SA capped at S\$25,000	S\$25,000
Amount claimable for covered CIs remains at S\$500,000.			
2 <sup>nd</sup> claim	Major Cancer at Early Stage	100% of SA capped at S\$100,000	S\$100,000
Future premiums are waived, yet you continue to enjoy coverage of the policy. Remaining amount claimable for covered CIs is S\$400,000			
3 <sup>rd</sup> claim	Major Cancer at Intermediate Stage	100% of SA capped at S\$200,000	S\$200,000
	Cancer Recovery at Intermediate Stage (Special Benefit)	10% of SA capped at S\$10,000	S\$10,000
Policy remains in force. Remaining amount claimable for covered CIs is S\$200,000.			
4 <sup>th</sup> claim	Major Cancer at Critical Stage	100% of SA	S\$200,000
	Cancer Recovery at Critical Stage (Special Benefit)	25% of SA capped at S\$25,000	S\$25,000
100% of basic sum assured has been paid out, therefore policy terminates.			
Total claims payable			S\$560,000

## Benefit payout for critical illnesses of various stages at a glance

List of critical illnesses		Early	Intermediate	Critical	Total
		100% of SA (capped at S\$100,000)	100% of SA (capped at S\$200,000)	100% of SA	
1	Major Cancers	✓	✓	✓	
2	Heart Attack of Specified Severity and other Serious Heart Conditions	✓	✓	✓	
3	Stroke and other Serious Cerebo-vascular Conditions	✓	✓	✓	
4	Other Serious Coronary Artery Disease	✓	✓	✓	
5	Primary Pulmonary Hypertension	✓	✓	✓	
6	End Stage Liver Failure	✓	✓	✓	
7	End Stage Lung Disease	✓	✓	✓	
8	Alzheimer's Disease / Severe Dementia	✓	✓	✓	
9	Blindness (Loss of Sight)	✓	✓	✓	
10	Coma	✓	✓	✓	
11	Deafness (Loss of Hearing)	✓	✓	✓	
12	Fulminant Hepatitis	✓	✓	✓	
13	Heart Valve Surgery	✓	✓	✓	
14	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓	
15	Kidney Failure	✓	✓	✓	
16	Major Burns	✓	✓	✓	
17	Major Organ / Bone Marrow Transplantation	✓	✓	✓	
18	Motor Neurone Disease	✓	✓	✓	
19	Paralysis (Loss of Use of Limbs)	✓	✓	✓	
20	Aplastic Anaemia	✓	N.A	✓	
21	Bacterial Meningitis	✓	N.A	✓	
22	Benign Brain Tumour	✓	N.A	✓	
23	Coronary Artery By-pass Surgery	✓	N.A	✓	
24	Loss of Speech	✓	N.A	✓	
25	Major Head Trauma	✓	N.A	✓	
26	Multiple Sclerosis	✓	N.A	✓	
27	Muscular Dystrophy	✓	N.A	✓	
28	Parkinson's Disease	✓	N.A	✓	
29	Surgery to Aorta	✓	N.A	✓	
30	Terminal Illness	N.A	N.A	✓	
31	Progressive Scleroderma	N.A	N.A	✓	
32	Apallic Syndrome	N.A	N.A	✓	
33	Systemic Lupus Erythematosus with Lupus Nephritis	N.A	N.A	✓	
34	Viral Encephalitis	N.A	N.A	✓	
35	Poliomyelitis	N.A	N.A	✓	
36	Loss of Independent Existence	N.A	N.A	✓	
37	Angioplasty & Other Invasive Treatment for Coronary Artery	N.A	N.A	✓	
No. of conditions covered		29	19	37	85



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The above is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid. It is usually detrimental to replace an existing health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost.

In case of discrepancy between the English and Chinese versions of the brochure, the English version shall prevail.

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information correct as at 30 June 2017.