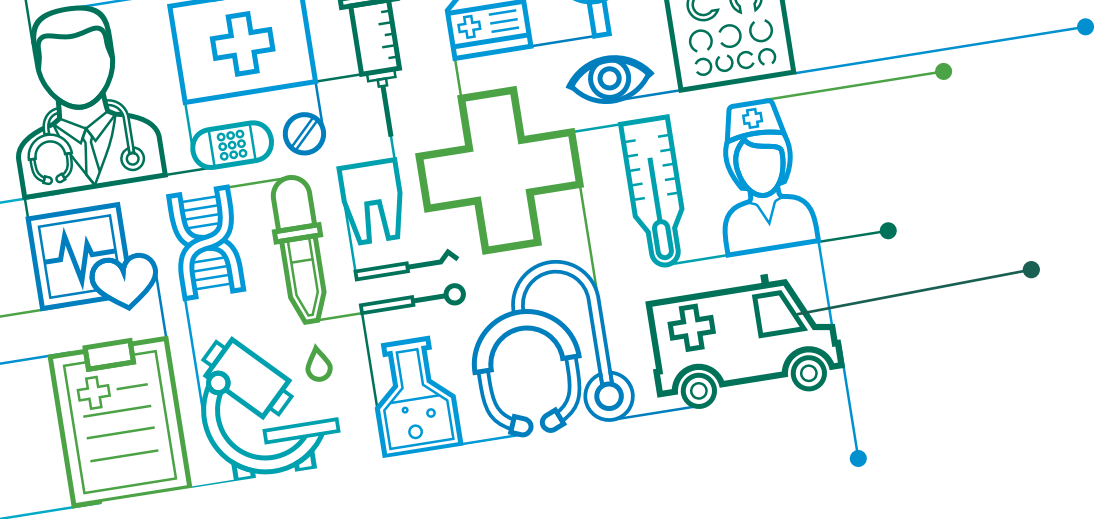


Preferred Heart and Cancer Care

A premium medical care and patient services programme





Cancer and heart disease are the leading causes of death in Singapore¹. It is likely someone you know will face a difficult diagnosis.

Why should YOU choose QBE's Preferred Heart and Cancer Care Cover?

- ▶ Premium professional medical advice and treatment planning**
- ▶ Rapid access to treatment at the top 1%² of hospitals in the United States**
- ▶ Personal care management service**
- ▶ Annual coverage of up to US\$2 million for medical treatment and services and travel allowance**
- ▶ Direct payment, hassle-free claims experience**

If you are diagnosed with cancer or heart disease, you will have access to:

Premium professional medical advice and treatment planning



When diagnosed with a life-threatening illness like cancer or heart disease, it is essential to have access to the best medical minds as well as state-of-the-art technologies and procedures.

Preferred Heart and Cancer Care gives you:

Diagnosis and Treatment Planning

A comprehensive **second medical evaluation of your initial diagnosis and leading medical advice on the best course of treatment for you.** This review is performed by leading specialists and multidisciplinary teams from **the top 1%² of hospitals** in the United States. Access to these experts and their knowledge helps you arrive at an informed decision about your treatment plan.

Treatment Delivery

If you choose to be treated at one of the top 1%² in the United States - recognised for being at the forefront of innovation, resources, patient results and research, your Personal Care Manager will make arrangements for both your travel and treatment, and be there to support you in person.

Doctor-to-Doctor Dialogue

If you decide to be treated at home and there is established local medical experience, knowledge, and capacity, we offer an additional service for complex cases, even if the plan does not pay local medical bills. For these pre-approved complex cases, Preferred Heart and Cancer Care enables teaming between your local doctor and the US specialists in order to implement **suited treatment protocols at home.**

Preferred Heart and Cancer Care is the affordable and vital complement to your health care plan that gives you access to premium medical care and patient support services.



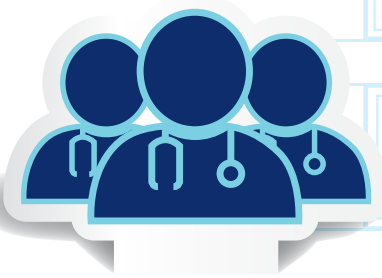
Main Coverage

Preferred Heart and Cancer Care covers:

- **Up to US\$2 million per year for medical treatment and services in the United States**
- **US\$20,000 for accommodation and travel, for the patient and a companion**
- **Cancer treatments**
- **Heart surgery to correct narrowed or blocked coronary arteries by means of bypass grafts or to correct valvular abnormalities**
- **Interventional cardiology procedures (coronary angioplasty) to correct narrowing of two or more coronary arteries by means of dilating or opening the vessels**
- **Major vascular procedures to repair the aorta, carotid, iliac, femoral, and cerebral arteries**

And more...





Trusted advice, caring support by our Personal Care Management team

Knowing that you are receiving trusted, expert advice and caring support can minimise the stress inherent in being diagnosed with a life-threatening illness.

Preferred Heart and Cancer Care plan provides you and your family with a Personal Care Manager and a care management team who will assist with necessary logistics when traveling to the United States for your treatment.

<p>Travel and accommodation arrangements, as well as airport transfers for you and a companion.</p>	<p>Support and guidance to orientate you to the city, the hospital system and your treatment.</p>	<p>Advocacy for your needs and preferences, getting answers about your treatment and ensuring that you receive the optimal medical care.</p>
<p>Medical appointments, scheduling and accompanying you to the major appointments and acting as a contact for you and your family.</p>	<p>Continual quality control of the treatment process on your behalf to ensure that medical priorities are met and medical resources are available and coordinated.</p>	

When your treatment in the United States is completed - as determined by your treatment specialist - your Personal Care Manager will assist with **planning for recovery at home** as needed.



Direct payment, hassle-free claims experience

Preferred Heart and Cancer Care insurance takes care of the potential financial burden of a serious illness by providing an annual coverage of **up to US\$2 million** for medical costs and services in the United States. This includes a **US\$20,000 travel and accommodation** allowance per episode of treatment for the patient and a companion.

Your only responsibility is an affordable premium.

Under this coverage, **all necessary medical costs in the United States will be paid in full and directly by us**. There is no deductibles, so you will bear no additional financial burden and will not need to pre-finance your treatment.

1. This is based on Major Causes of Death statistics in 2016 by Ministry of Health Singapore.
2. Top 1% of hospitals in the United States: Preferred Heart and Cancer Care's hospitals are the US Centers of Medical Excellence that have consistently been ranked and published by independent parties as being in the top 1%. They are annually listed in US News & World Report's America's Best Hospitals issue and guidebook, which evaluates nearly 5,000 medical centers nationwide in 25 procedures and conditions with objective hard data such as patient survival, number of patients, infection, nurse staffing, reputation, patient safety, and more. The top ranking hospitals feature in the "Honor Roll". Many are teaching hospitals or affiliated with a medical school, like the Harvard Medical Affiliated Hospitals, and hospitals like the Mayo Clinic, Cleveland Clinic, Johns Hopkins Hospital, UCLA Medical Center, New York-Presbyterian University Hospital of Columbia and Cornell, University of Texas MD Anderson Cancer Center, Memorial Sloan Kettering Cancer Center, and Dana-Farber Cancer Center.

What else should YOU know about?

Eligibility

New applicants, 1-74 years old

Renewal

Up to 99 years old (subject to approval)

Basic Cover

Must have medical insurance cover during the term of this Policy

Waiting Period

Coverage becomes effective 90 days application approval date unless the person is part of a group of more than 15 members which is 100% employer sponsored.



Major exclusions:

- ▶ This plan cannot be offered to residents of the United States.
- ▶ Pre-existing conditions (pre-existing conditions can be submitted for review after one year and four consecutive years without treatment or advice).
- ▶ Main exclusions include claims arising from acts of war/terrorism, radiation, drug abuse, illegal activities, HIV/AIDS and pre-existing medical conditions. For full details of exclusions, please refer to the policy.

Preferred Heart and Cancer Care focuses on getting it right the first time. The moment you are diagnosed with a covered critical condition, **and before** you start any form of medical treatment under this plan or another, please contact your insurance representative or QBE for guidance or if you prefer to contact your HR representative accordingly.

Preferred Heart and Cancer Care is a premium medical care programme jointly offered by **QBE Insurance (Singapore) Pte Ltd** and **Preferred Global Health (PGH)**

PGH is a global patient organisation dedicated to ensuring that each of its members benefits from medical best practice to achieve the best possible outcome following the diagnosis of a critical illness. PGH has worked successfully to ensure the best medical outcome for members since 1997.

Remarks: This brochure is only a summary.
Please refer to the Policy for full terms and conditions.

Company Profile

About QBE Singapore

QBE has been in Singapore for more than a century and is the Republic's oldest Australian company. Since 1891, we have built our business on a foundation of trust, specialist expertise and professional service.

With 125 years of proven performance in Singapore, our success is based on the strength of our partnerships with professional insurance intermediaries and end customers.

A specialist in general insurance, QBE Singapore offers a comprehensive range of products that cover everything from simple to highly complex risks, and are designed to fulfil our customers' specific insurance needs. We are recognised as the leader in many speciality lines, including marine, liability and professional indemnity classes.

Underwritten by QBE Insurance (Singapore) Pte Ltd



QBE

QBE Insurance (Singapore) Pte Ltd

A member of the worldwide QBE Insurance Group Unique Entity No. 198401363C

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