

**Checklist: Questions to consider when I purchase or review my Integrated Shield Plan (IP) coverage with my insurer**

- What is my preferred **hospital choice** should I require treatment?
- What is my preferred hospital **ward choice** if I intend to go to a public hospital?
- How much are the estimated premiums for my current IP plan vs MediShield Life for the next 10 years?
- Do I prefer paying my premiums fully using MediSave only or to also pay a cash top up for the additional private medical insurance coverage?
- What are the differences in benefits, deductibles, co-insurance between my current IP plan vs MediShield Life?
- Are there alternative IPs that would match my needs and budget?
- Do I have any pre-existing conditions which would be excluded if I were to switch or terminate my IP current plan?