



# An extra — helping — Hand

## Co-Pay Assist Plan

GROUP HEALTH INSURANCE

Financial assistance and coverage exclusively for public officers.  
An additional helping hand when you need it most.

With rising healthcare and hospitalisation costs, every bit of financial assistance counts. Co-Pay Assist Plan offers you more financial assistance on top of what you are already being protected for under the Comprehensive Co-Payment Scheme. This plan keeps your medical bills payable to a minimum so that you can focus on recovering.

### Why is it good for me?

- 1 **Minimise your out-of-pocket medical expenses**
- 2 **Coverage for medical treatments**
- 3 **Hassle-free application**

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## Minimise your out-of-pocket medical expenses

Co-Pay Assist Plan helps minimise your out-of-pocket medical expenses by paying for half of the eligible medical bills that you are required to co-pay under the Comprehensive Co-Payment Scheme. This means that we pay up to 7.5% of your eligible medical bills and up to 20% of your dependants' eligible medical bills incurred at Singapore government/restructured or private hospitals, subject to the ward class admitted to. Please see the illustration below on how this plan can help you financially on the eligible medical bills.

How Co-Pay Assist Plan eases the financial burden	Scenario 1	Scenario 2
<b>Your hospital bill</b>	<b>\$4,000</b>	<b>\$4,000</b>
Eligible Medical Bills subject to your employer's approval	\$4,000	\$3,600
Under Comprehensive Co-Payment Scheme, you co-pay 15%	\$600	\$540
Our Co-Pay Assist Plan pays for 7.5% of the Eligible Medical Bills	\$300	\$270
Non-claimable amount (exclusions, optional benefits and costs due to upgrading of wards and other medical benefits not covered by your employer)	\$0	\$400
<b>Amount you need to pay:</b>	<b>\$300</b>	<b>\$670</b>
<b>Your dependent's hospital bill</b>	<b>\$4,000</b>	<b>\$4,000</b>
Eligible Medical Bills subject to your employer's approval	\$4,000	\$3,600
Under Comprehensive Co-Payment Scheme, you co-pay 40%	\$1,600	\$1,440
Our Co-Pay Assist Plan pays for 20% of the Eligible Medical Bills	\$800	\$720
Non-claimable amount (exclusions, optional benefits and costs due to upgrading of wards and other medical benefits not covered by your employer)	\$0	\$400
<b>Amount you need to pay:</b>	<b>\$800</b>	<b>\$1,120</b>

Eligible Medical Bills shall mean the medical bill and a portion thereof which is approved for payment by the employer.

## Coverage for medical expenses

Co-Pay Assist Plan covers medical expenses incurred for inpatient hospital treatments following an illness or injury and outpatient treatments for kidney dialysis, chemotherapy, radiotherapy for cancer, and the use of cyclosporin and erythropoietin.

Exclusions:

- Pre-existing condition for which medical treatment, diagnosis, prescribed drugs or consultation had been received 12 months prior to the commencement date of the policy.
- Dental expenses, industrial accidents, major psychiatric illnesses, cosmetic surgery, drug and alcohol abuse, self-inflicted injuries.
- Claims arising out of or relating to pregnancy or childbirth within twelve months from the insured person's start date of cover.
- Claims in respect of accouchement charges, and any other medical expenses not covered by your employer.

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## Annual Premium Rates

The premium rate varies according to the age of the insured person and the class of ward covered as shown in the following table.

Age Next Birthday	Annual Premium Rates (\$)							
	Ward Entitlement Per Employee				Ward Entitlement Per Dependent			
	A	B1	B2	C	A	B1	B2	C
<30	14	8	3	3	36	22	7	6
30 - 39	20	12	5	4	54	32	11	9
40 - 49	28	16	6	5	72	43	14	12
50 - 59	49	28	11	8	126	76	25	20
60 - 64	91	52	20	15	234	140	47	37
65 - 69	126	72	27	21	324	194	65	52
70 - 74	154	88	33	25	396	238	79	63
75 - 79	203	116	44	33	522	313	104	84
80 & Above	252	144	54	41	648	389	130	104

Premium rates are not guaranteed and may be reviewed from time to time. Premium rates are inclusive of GST.

The first year premium needs to be paid by cash or cheque before issuance of policy. Annual renewal premiums are to be paid via payroll deduction. For pensioners who are still eligible under the Comprehensive Co Payment Scheme (CCS), you have the option to arrange your annual premium payment to be paid via cash, cheque or GIRO.

## Hassle-free application

Simply submit the completed application form to Income through your Human Resource Department.

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## About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch

 **CALL** 6332 1133

 **CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of this plan in the policy contract. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

This policy 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 Income or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 22 July 2016