



# Better Care

— for —

## *your future*

# PrimeShield

HEALTH INSURANCE

A supplement to your Basic ElderShield plan.  
Lifetime coverage of higher cash benefits.

Designed to strengthen your Basic ElderShield coverage, PrimeShield gives you comprehensive and longer-term coverage. It takes better care of your future by giving you higher monthly disability benefits<sup>1</sup> with guaranteed lifetime payout, even after your Basic ElderShield benefits<sup>2</sup> have been exhausted.

## Why is it good for me?

- 1 Receive better care with **higher monthly disability benefit<sup>1</sup> and a lump sum benefit** upon severe disability
- 2 Rest assured with **guaranteed lifetime payout**
- 3 **Comprehensive benefits** that include dependant care benefit and get-well benefit or death benefit<sup>3</sup>
- 4 **Flexibility to pay premiums** using your Medisave account (up to \$600 per insured person per calendar year)

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## Higher monthly disability benefit

Receive better care as PrimeShield provides you with a higher monthly disability benefit<sup>1</sup> if you are severely disabled. This benefit payout under PrimeShield depends on the monthly disability benefit level chosen by you, less any payout under your Basic ElderShield plan.

Severely disabled means being incapable of performing at least 3 activities of daily living which include washing, dressing, feeding, toileting, mobility and transferring.

## Guaranteed lifetime payout

Rest assured of your day-to-day living as you are guaranteed of your PrimeShield monthly benefit for life as long as you are severely disabled. This payout will continue even after your Basic ElderShield benefits have been exhausted.

## Lump-sum benefit

PrimeShield provides a one-time lump sum payout if you are severely disabled. The lump sum payout is equal to 3 times your monthly disability benefit.

## Dependant care benefit

If your child is under 21 years old and you become severely disabled, you will receive an additional 25% of the monthly disability benefit chosen by you. The dependant care benefit will be payable monthly for up to 36 months in your lifetime. You can have the peace of mind that your dependants will still be taken care of.

## Get-well benefit

You will receive a one-time payout<sup>3</sup> equal to 3 times your monthly disability benefit if you recover from severe disability.

## Death benefit

PrimeShield pays a one-time payout<sup>3</sup> equal to 3 times your monthly disability benefit in the event of death while receiving the monthly disability benefit.

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## Pay premiums using your Medisave account

Enjoy the flexibility to use up to \$600 from your Medisave account (per insured person per calendar year) to pay for your PrimeShield premiums.

## Eligibility

PrimeShield is open to Singapore Citizens and Permanent Residents, aged 40 to 64 years old (last birthday), with an existing Basic ElderShield plan. You are only allowed to purchase one PrimeShield policy.

## How PrimeShield helps to provide better care for you

Mr Tan is looking for a plan to complement his existing Basic ElderShield policy. He signs up for PrimeShield for protection against severe disability with a chosen monthly disability benefit of \$1,000.

### PrimeShield for policyholders under Basic ElderShield 300

| Cover                             | Basic ElderShield 300 only | Basic ElderShield 300 and PrimeShield 1000  |
|-----------------------------------|----------------------------|---|
| Monthly disability benefit        | \$300 for 60 months        | \$1,000 <sup>4</sup>                        |
| Lump-sum benefit                  | Nil                        | \$3,000 one-time payout                     |
| Dependant care benefit            | Nil                        | \$250 for up to 36 months per lifetime      |
| Get-well benefit or death benefit | Nil                        | \$3,000 one-time payout                     |
| Total payout                      | \$18,000                   | Payout as long as you are severely disabled |

### PrimeShield for policyholders under Basic ElderShield 400

| Cover                             | Basic ElderShield 400 only | Basic ElderShield 400 and PrimeShield 1000  |
|-----------------------------------|----------------------------|---|
| Monthly disability benefit        | \$400 for 72 months        | \$1,000 <sup>5</sup>                        |
| Lump-sum benefit                  | Nil                        | \$3,000 one-time payout                     |
| Dependant care benefit            | Nil                        | \$250 for up to 36 months per lifetime      |
| Get-well benefit or death benefit | Nil                        | \$3,000 one-time payout                     |
| Total payout                      | \$28,800                   | Payout as long as you are severely disabled |

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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



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## IMPORTANT NOTES

- 1 You can purchase PrimeShield at monthly benefit levels from \$500 to \$3,000. Please refer to the application form for the corresponding premiums and premium payment terms.
- 2 The claim payout term for Basic ElderShield 300 is 60 months; the claim payout term for Basic ElderShield 400 is 72 months. Please refer to Basic ElderShield policy contract for more details.
- 3 You will only receive either the get-well benefit or the death benefit. This is a one-time lump sum benefit payable per lifetime.
- 4 Mr Tan will receive \$300 from Basic ElderShield 300 and \$700 from PrimeShield for the first 60 months. He will receive \$1,000 from PrimeShield from the 61<sup>st</sup> month onwards.
- 5 Mr Tan will receive \$400 from Basic ElderShield 400 and \$600 from PrimeShield for the first 72 months. He will receive \$1,000 from PrimeShield from the 73<sup>rd</sup> month onwards.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/primeshield-policy-conditions.pdf](http://www.income.com.sg/primeshield-policy-conditions.pdf). 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.

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 websites ([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 16 September 2016