

## IncomeShield

The tables below show the Policy and rider benefit limits and coverage.

### IncomeShield

#### Cancer Drug Treatment and Cancer Drug Services Benefit Limits

Benefit	Plan P	Plan A	Plan B	Plan C
Cancer Drug Treatment <sup>1</sup> (each month)	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit	1x MSHL Limit
Cancer Drug Services <sup>2</sup> (each policy year)	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit	1x MSHL Limit

<sup>1</sup> The cancer drug treatment benefit limit is based on a multiple of the MSHL Limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the Cancer Drug List (CDL) on the MOH website <https://go.gov.sg/moh-cancerdruglist> for the applicable MSHL Limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

<sup>2</sup> The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services, which is currently \$3,600 per year.

### Deluxe Care Rider/ Plus Rider

#### Additional Cancer Drug Treatment Benefit Limit

Types of Cancer Drug Treatment	Plan P	Plan A	Plan B	Plan C
	Deluxe Care Rider/ Plus Rider			
CDL <sup>3</sup> (each month)	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit	2x MSHL Limit
Non-CDL <sup>4</sup> (each month)	\$4,000	\$3,800	\$3,500	\$3,200

#### Co-payment for Additional Cancer Drug Treatment Benefit

Types of Cancer Drug Treatment	Deluxe Care Rider / Plus Rider
	Co-payment
CDL <sup>3</sup>	5% of the benefits due under your rider (co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel)
Non-CDL <sup>4</sup>	10% of the benefits due under your rider (no co-payment limit)

<sup>3</sup> The additional cancer drug treatment (CDL) benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the Cancer Drug List (CDL) on the MOH website <https://go.gov.sg/moh-cancerdruglist> for the applicable MSHL Limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

<sup>4</sup> The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website <https://www.lia.org.sg/industry-guidelines/health-insurance/framework/> for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.

**Classic Care Rider/ Assist Rider**

**Additional Cancer Drug Treatment Benefit Limit**

Types of Cancer Drug Treatment	Plan P	Plan A	Plan B	Plan C
	Classic Care Rider/ Assist Rider			
CDL <sup>3</sup> (each month)	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit	2x MSHL Limit
Non-CDL <sup>4</sup> (each month)	\$4,000	\$3,800	\$3,500	\$3,200

**Co-payment for Additional Cancer Drug Treatment Benefit**

Types of Cancer Drug Treatment	Classic Care Rider / Assist Rider
	Co-payment
CDL <sup>3</sup>	10% of the benefits due under your rider (co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel)
Non-CDL <sup>4</sup>	20% of the benefits due under your rider (no co-payment limit)

<sup>3</sup> The additional cancer drug treatment (CDL) benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the Cancer Drug List (CDL) on the MOH website <https://go.gov.sg/moh-cancerdruglist> for the applicable MSHL Limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

<sup>4</sup> The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website <https://www.lia.org.sg/industry-guidelines/health-insurance/framework/> for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.