

PrimeShield

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

HEALTH INSURANCE



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 benefits¹ with guaranteed lifetime payout, even after your Basic ElderShield benefits² have been exhausted.

Why is it good for me?

1

Receive better care with **higher monthly disability benefit¹** 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 benefit³

4

Flexibility to pay premiums using your Medisave account (up to \$600 per insured person per calendar year)

Higher monthly disability benefit

Receive better care as PrimeShield provides you with a higher monthly disability benefit¹ 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 payout³ equal to 3 times your monthly disability benefit if you recover from severe disability.

Death benefit

PrimeShield pays a one-time payout³ equal to 3 times your monthly disability benefit in the event of death while receiving the monthly disability benefit.

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.

Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at income.com.sg/IncomeTreats.

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 ⁴
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 ⁵
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

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 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 61st 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 73rd month onwards.

This is for general information only. You can find the usual terms and conditions of this plan at 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.

Protected up to specified limits by SDIC.

Information is correct as at 1 June 2024

Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

Get in touch



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