

IncomeShield Standard Plan

Your reliable healthcare partner that provides affordable protection for your medical and hospitalisation expenses in the Class B1 ward.

HEALTH INSURANCE



DID YOU KNOW?

Bill sizes have grown by 5 per cent annually in public hospitals, and by 7 per cent annually in private hospitals, over the last few years¹. This means that after government subsidies and MediShield Life, patients still have to pay a substantial out-of-pocket sum¹.



1 in 4 people may develop cancer in their lifetime². Close to half of Singaporeans do not think they are prepared to manage the financial burden should they be diagnosed with cancer, according to an article from TODAY³.

Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type. This can potentially lead to high out-of-pocket expenses and loss of future income.



Examples of medical bills received by Income Insurance in 2023

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 th	90 th
Breast Cancer	30 - 60	\$31,397	\$58,234
Lung Cancer	30 - 60	\$30,685	\$65,841
Heart Disease	51 - 60	\$8,097	\$16,176

This table is based on specific medical diagnoses in relation to the stated category of medical conditions in a restructured hospital. Note: The IncomeShield Standard Plan is designed to provide coverage for restructured hospitals for wards class B1 and below.

Enhance your MediShield Life coverage with IncomeShield Standard Plan

A hospital stay can be a stressful experience. While MediShield Life (MSHL) is a national health insurance scheme that provides basic health coverage, unexpected medical costs can still add up. Therefore, it is important to ensure that you are covered during the stay so you can focus on making a full recovery.

IncomeShield Standard Plan is a MediSave-approved Integrated Shield Plan (IP) that gives you the assurance that your hospital and surgical expenses⁴ are well taken care of. Furthermore, you can use MediSave (up to the Additional Withdrawal Limits⁵, excluding riders) to pay your premiums, keeping them affordable. Rest assured, whether you have made numerous claims or none at all, your future premiums will not be affected by your claims history.



Key Benefits



Up to \$200,000 limit in each policy year for medical treatment



Coverage with no lifetime limit⁷, so your loved ones are relieved of the financial burden if something unforeseen happens



Get higher limits for the insured receiving treatment for multiple primary cancers⁸ under the Cancer Drug Treatment Benefit⁹ and Cancer Drug Services Benefit¹⁰

NEW



Access to our panels¹¹ of over 600 trusted medical specialists and enjoy hassle-free appointment booking

Supplement your IncomeShield Standard Plan with a rider

Customise your insurance plan to suit your preferences with our supplementary riders. Adding on Deluxe Care Rider or Classic Care Rider on top of your IncomeShield Standard Plan helps unlock extra layers of protection to keep your out-of-pocket expenses as low as possible.

Key Benefits



Co-payment annual limit of \$3,000 for treatments provided by medical specialists within our panel¹¹ and extended panel¹²



Get up to 6x MSHL claim limit monthly for outpatient treatments listed on the Cancer Drug List (CDL)⁹ for one primary cancer¹³ so you can focus on treatment and recovery



Enhanced coverage for multiple primary cancers⁸ outpatient treatment claims, up to the sum of the highest cancer drug treatment monthly limit amongst the claimable CDL⁹ treatments received for each primary cancer and up to \$5,200 monthly on non-CDL¹⁴ treatments for each primary cancer

NEW



Receive up to \$80 each day (for a maximum of 10 days for each hospital stay) for the cost of an extra bed if the insured child¹⁵ is hospitalised

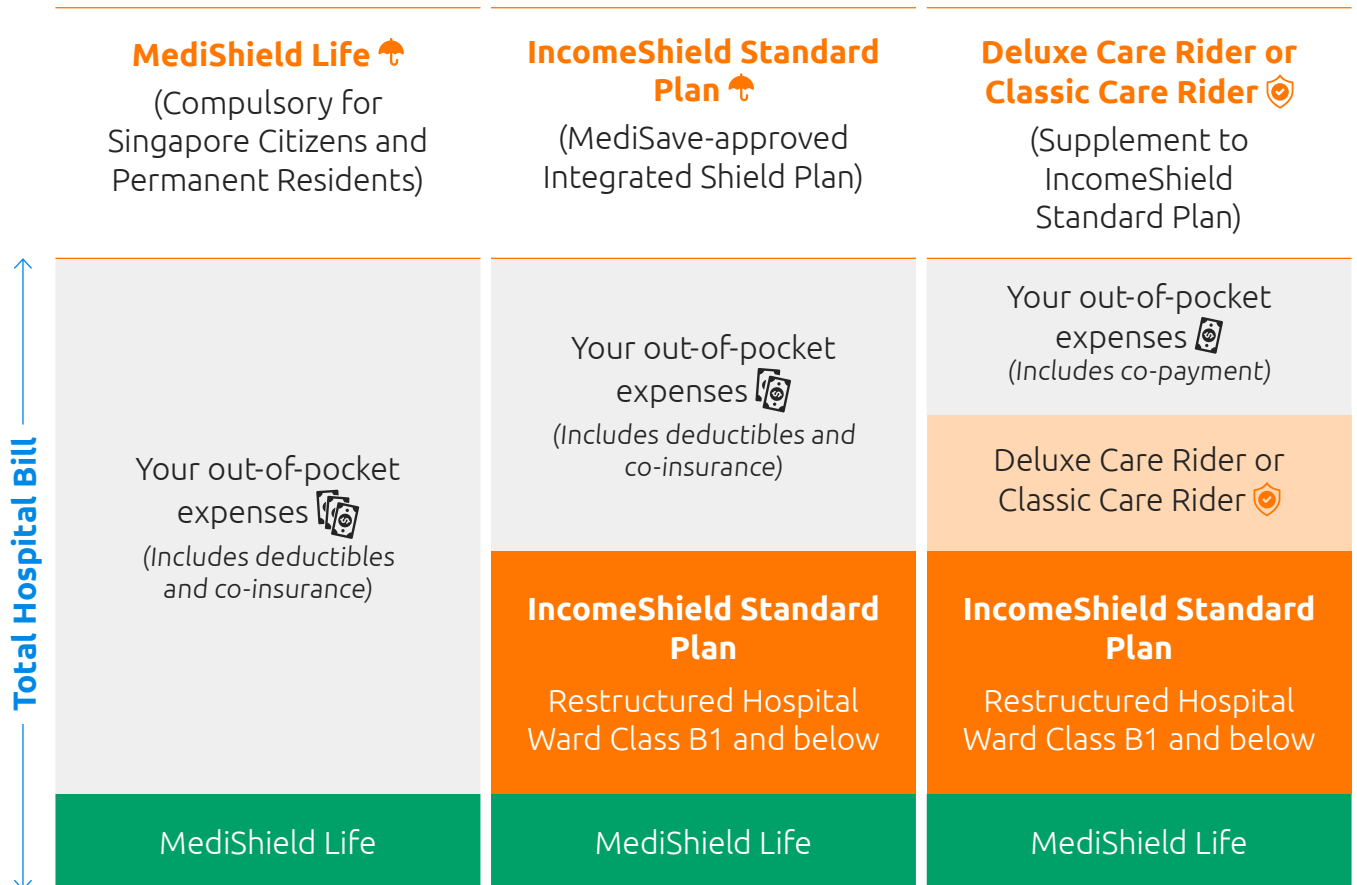
The above benefits vary according to the plan type. For details, you may refer to the schedule of benefits.

Choose between two riders available.

	Deluxe Care	Classic Care
	5% co-payment of the benefits due under your policy ⁴	10% co-payment of the benefits due under your policy ⁴
	5% co-payment of the benefits due under your rider for each outpatient cancer drug treatment listed on the CDL ⁹	10% co-payment of the benefits due under your rider for each outpatient cancer drug treatment listed on the CDL ⁹
	10% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment ¹⁴	20% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment ¹⁴

How can IncomeShield Standard Plan and our supplementary riders help

MSHL alone may not be sufficient to cover your hospital bills. Our comprehensive coverage helps alleviate the burden of your medical and hospitalisation expenses⁴ by further reducing your out-of-pocket expenses. Below is our solution for greater protection.



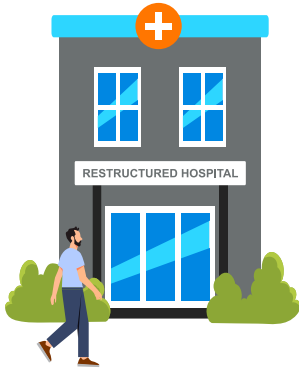
Deductible: Amount within each policy year that you would need to pay for in relation to claims made in a policy year before there is a payout from the IncomeShield Standard Plan

Co-insurance: Percentage share you need to pay in excess of Deductible

For yearly premium rates, visit the following links:

- IncomeShield Standard Plan: income.com.sg/health-and-personal-accident/incomeshield-standard-plan/premiums
- Deluxe Care Rider: income.com.sg/health-and-personal-accident/incomeshield-standard-plan/deluxe-care-rider-premiums
- Classic Care Rider: income.com.sg/health-and-personal-accident/incomeshield-standard-plan/classic-care-rider-premiums

How IncomeShield Standard Plan and our Riders work for you



Mr Lee, age 40, is covered under the IncomeShield Standard Plan. He was hospitalised at a restructured hospital, in Ward Class B1 (normal ward), for 11 days and underwent surgery (Category 6C under the Table of Surgical Procedures) to treat his lung cancer. His total bill was \$9,000.

With the coverage from the IncomeShield Standard Plan, here is a comparison of Mr Lee's out-of-pocket expenses with and without the Deluxe Care Rider or Classic Care Rider for the treatment performed at a restructured hospital:

Without Rider		With Rider	
		Deluxe Care Rider	Classic Care Rider
Total Hospital Bill: \$9,000		Total Hospital Bill: \$9,000	Total Hospital Bill: \$9,000
Bill amount covered by insurance:		Bill amount covered by insurance:	Bill amount covered by insurance:
IncomeShield Standard Plan: (including MSHL)	\$5,850	IncomeShield Standard Plan: (including MSHL)	\$5,850
		Deluxe Care Rider:	Classic Care Rider:
		\$2,700	\$2,250
Out-of-pocket expenses:		Out-of-pocket expenses:	Out-of-pocket expenses:
Deductible:	\$2,500	Co-payment: (5% of the benefits due under the policy, up to \$3,000)	\$450
		Co-payment: (10% of the benefits due under the policy, up to \$3,000)	\$900
Co-insurance: (10% of the hospital bill in excess of Deductible)	\$650		
Total amount paid by Mr Lee: \$3,150		Total amount paid by Mr Lee: \$450	
		Total amount paid by Mr Lee: \$900	

Figures are illustrative only and assume the entire bill is within the benefits limit.



One year later, Mr Lee also underwent outpatient consultations and scans and was subsequently prescribed a cancer drug treatment listed on the CDL⁹ as part of his care plan, provided by a specialist within our panel¹¹. The MSHL limit for his cancer drug treatment is \$500. Below are Mr Lee's out-of-pocket expenses:

Without Rider		With Rider	
		Deluxe Care Rider	Classic Care Rider
Total Hospital Bill: \$2,000		Total Hospital Bill: \$2,000	Total Hospital Bill: \$2,000
Bill amount covered by insurance:		Bill amount covered by insurance:	Bill amount covered by insurance:
IncomeShield Standard Plan: (including MSHL and cancer drug treatment listed on CDL – up to 3x MSHL limit)	\$1,350	IncomeShield Standard Plan: (including MSHL and cancer drug treatment listed on CDL – up to 3x MSHL limit)	\$1,350
		Deluxe Care Rider: (including cancer drug treatment listed on CDL – up to 6x MSHL limit)	Classic Care Rider: (including cancer drug treatment listed on CDL – up to 6x MSHL limit)
		\$550	\$450
Out-of-pocket expenses:		Out-of-pocket expenses:	Out-of-pocket expenses:
Co-insurance: (10% of the benefit for cancer drug treatment listed on CDL – up to 3x MSHL limit)	\$150	Co-payment: (5% of the benefits due under the policy, up to \$3,000)	\$200
Excess beyond benefit limit:	\$500		
Total amount paid by Mr Lee: \$650		Total amount paid by Mr Lee: \$100	
		Total amount paid by Mr Lee: \$200	

Figures are illustrative only to facilitate understanding of the rider's benefits and assume that the bill is not limited or excluded by policy terms and conditions.

IMPORTANT NOTES

- 1 [Healthcare experts laud inclusion of state-of-the-art therapies in MediShield Life review](#), The Straits Times
- 2 [Singapore Cancer Registry 50th Anniversary Monograph 1968-2017](#), National Registry of Diseases Office
- 3 [Nearly half of Singaporeans feel they are not financially prepared to handle a cancer diagnosis: Study](#), TODAY
- 4 Subject to precise terms, conditions and exclusions specified in the policy conditions for IncomeShield Standard Plan and riders.
- 5 The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your IncomeShield Standard Plan's additional private insurance coverage premiums. Please refer to moh.gov.sg/healthcare-schemes-subsidies/medishield-life for the latest AWL.
- 6 Income Insurance offers 20% off ("Welcome Discount") first-year premium with the purchase of IncomeShield Standard Plan ("Qualifying Policy") and/or Deluxe Care Rider or Classic Care Rider (each a "Rider"). The Welcome Discount is only applicable if no additional exclusion or premium loading is applied to the Qualifying Policy and applicable Riders upon policy issuance. The Welcome Discount is only applicable to a Rider if the Rider is taken up together with the Qualifying Policy. The Welcome Discount does not apply to the premium for the MediShield Life portion. Welcome Discount terms and conditions apply. Please refer to income.com.sg/integrated-shield-plan/welcome-discount-tnc.pdf for further details.
- 7 Subject to policy year limits and any benefit limits.
- 8 The term 'multiple primary cancers' is defined as two or more cancers arising from different sites and are of a different histology or morphology group. An application form for higher claim limits for the insured receiving treatment for multiple primary cancers is to be sent to Income Insurance and Ministry of Health (MOH) by their registered medical practitioner for assessment of your policy and MSHL Plan coverage, respectively.
- 9 This benefit covers the main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. For cancer drug treatment, only treatments listed on the Cancer Drug List (CDL) and used according to the indications on the CDL will be covered. For each primary cancer, if the CDL treatment involves more than one drug, Income Insurance allows drug omission or replacement with another CDL drug with the indication "for cancer treatment" only if such omission or replacement is due to intolerance or contraindications. In such cases, the claim limit of the original CDL treatment will apply. For each primary cancer, where multiple cancer drug treatments are administered in a month:
 - if any of the CDL treatments has an indication that states "monotherapy", only CDL treatments with the indication "for cancer treatment" will be claimable in that month.
 - if none of the CDL treatments has an indication that states "monotherapy", the following will apply:
 - if more than one of the cancer drug treatments administered in a month has an indication other than "for cancer treatment", only CDL treatments with the indication "for cancer treatment" will be claimable in that month.
 - if one or none of the cancer drug treatments administered in a month has an indication other than "for cancer treatment", all CDL treatments will be claimable in that month.

Cancer drug treatments not on the CDL will be considered as having an indication other than "for cancer treatment".

The cancer drug treatment on the Cancer Drug List (CDL) benefit limit is based on a multiple of the MSHL Limit for the specific cancer drug treatment. For the latest MSHL Limit, refer to the CDL on MOH's website under "MediShield Life Claim Limit per month" (go.gov.sg/moh-cancerdruglist). MOH may update this from time to time. The revised list will be applicable to the cancer drug treatment which occurred on and from the effective date of the revised list.
- 10 This benefit covers the main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drugs, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.

The cancer drug services benefit limit (if applicable) is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to the "Cancer Drug Services" under the MSHL benefits on MOH's website (go.gov.sg/mshlbenefits). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the Policy Year of the revised limit.

IMPORTANT NOTES

- 11 Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by Income Insurance. The lists of approved panels and preferred partners, which Income Insurance may update from time to time, can be found at income.com.sg/specialist-panel. The list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.
- 12 Extended panel means a registered medical practitioner or specialist approved by Income Insurance to provide coverage on the benefits for this rider. The registered medical practitioner or specialist must not be on Income Insurance's panel or preferred partners lists and must meet other criteria, including being on another Integrated Shield Plan provider's panel listing. The approved extended panel list, which Income Insurance may update from time to time, can be found at income.com.sg/specialist-panel.
- 13 For insured with only one primary cancer, Income Insurance will pay up to the highest limit among the claimable CDL treatments received in that month.
- 14 For outpatient cancer drug treatments not on the CDL, Income Insurance covers only treatments with drug classes A to E (according to LIA's Non-CDL Classification Framework). Refer to lia.org.sg/media/3553/non-cdl-classification-framework.pdf for more details. LIA may update the list from time to time.
- 15 The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for the insured who is a Singapore Citizen or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), IncomeShield Standard Plan is not available as an Integrated Shield Plan.

This is for general information only and does not constitute an offer, recommendation, solicitation, or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan at income.com.sg/incomeshield-standard-policy-conditions.pdf, income.com.sg/deluxe-care-rider-policy-conditions.pdf and income.com.sg/classic-care-rider-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. You should speak to a qualified insurance advisor before you purchase any product. 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 the premiums paid.

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Information is correct as at 1 September 2024.

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Schedule of benefits for IncomeShield Standard Plan and each supplementary rider



Coverage for IncomeShield Standard Plan

Benefits	IncomeShield Standard Plan (Includes MediShield Life (MSHL) payout)		
Ward entitlement	Restructured hospital for ward class B1 and below		
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) ^a			
- Normal ward ^b			\$2,250 ^c
- Intensive care unit ward			\$6,850 ^c
Surgical benefit (including day surgery) (each procedure)			
Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health in its latest surgical operation fees table:	A	B	C
- Table 1A/B/C (less complex procedures)	\$590	\$1,050	\$1,050
- Table 2A/B/C	\$1,800	\$2,300	\$2,370
- Table 3A/B/C	\$3,290	\$4,240	\$4,760
- Table 4A/B/C	\$5,970	\$8,220	\$8,220
- Table 5A/B/C	\$8,920	\$9,750	\$11,030
- Table 6A/B/C	\$15,910	\$15,910	\$17,300
- Table 7A/B/C (more complex procedures)	\$21,840	\$21,840	\$21,840
Surgical implants (each treatment) ^d		\$9,800	
Radiosurgery, including proton beam therapy – Category 4 (each treatment course) ^e		\$31,300	
Community hospital (Rehabilitative) (each day) ^{a,f}		\$760	
Community hospital (Sub-acute) (each day) ^{a,f}		\$960	
Inpatient psychiatric treatment (each day, up to 60 days for each policy year)		\$680	
Inpatient palliative care service (General) (each day)		\$560	
Inpatient palliative care service (Specialised) (each day)		\$760	
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each treatment)		\$14,040	
Serious pregnancy and delivery-related complications	Covered up to inpatient hospital treatment limits		

Benefits	IncomeShield Standard Plan (Includes MSHL payout)		
Outpatient hospital treatment ^e	Limits of compensation		
Radiotherapy for cancer (each treatment)			
- External (except Hemi-body)			\$880
- Brachytherapy			\$1,100
- Hemi-body			\$2,510
- Stereotactic			\$6,210
- Proton beam therapy – Category 1			\$880
- Proton beam therapy – Category 2			\$1,100
- Proton beam therapy – Category 3			\$6,210
Kidney dialysis (each month)			\$3,740
Erythropoietin for chronic kidney failure (each month)			\$450
Immunosuppressants for organ transplant (each month)			\$1,480
Long-term parenteral nutrition (each month)			\$3,980
Insured receiving treatment for one primary cancer			
Cancer drug treatment (each month) ^g		3x MSHL Limit for one primary cancer	
Cancer drug services (each policy year) ^h		2x MSHL Limit for one primary cancer	
Insured receiving treatment for multiple primary cancers ⁱ			
Cancer drug treatment (each month) ^g		Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer	
Cancer drug services (each policy year) ^h		2x MSHL Limit for multiple primary cancers	
Pro-ration factor ^j	SG	PR	FR
Inpatient			
- Restructured hospital			
- Ward class C, B2 or B2+	Does not apply	Does not apply	Does not apply
- Ward class B1	Does not apply	90%	80%
- Ward class A	80%	80%	80%
- Private hospital or private medical institution	50%	50%	50%
- Community hospital			
- Ward class C, B2 or B2+	Does not apply	Does not apply	Does not apply
- Ward class B1	Does not apply	90%	80%
- Ward class A	80%	80%	80%
Day surgery			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution	65%	65%	65%

SG: Singapore Citizen | PR: Singapore Permanent Resident | FR: Foreigner

Benefits	IncomeShield Standard Plan (Includes MSHL payout)		
Pro-ration factor ^j	SG	PR	FR
Short-stay ward			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
Outpatient hospital treatment			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised ^k	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution ^k	65%	65%	65%
Deductible for each policy year for an insured aged 80 years or below at next birthday^l			
Inpatient			
- Restructured hospital			
- Ward class C		\$1,500	
- Ward class B2 or B2+		\$2,000	
- Ward class B1		\$2,500	
- Ward class A		\$2,500	
- Private hospital or private medical institution		\$2,500	
- Community hospital			
- Ward class C		\$1,500	
- Ward class B2 or B2+		\$2,000	
- Ward class B1		\$2,500	
- Ward class A		\$2,500	
Day surgery or short-stay ward			
- Subsidised		\$1,500	
- Non-subsidised		\$2,000	
Deductible for each policy year for an insured aged over 80 years at next birthday^l			
Inpatient			
- Restructured hospital			
- Ward class C		\$2,000	
- Ward class B2 or B2+		\$3,000	
- Ward class B1		\$3,000	
- Ward class A		\$3,000	
- Private hospital or private medical institution		\$3,000	
- Community hospital			
- Ward class C		\$2,000	
- Ward class B2 or B2+		\$3,000	
- Ward class B1		\$3,000	
- Ward class A		\$3,000	

SG: Singapore Citizen | PR: Singapore Permanent Resident | FR: Foreigner

Benefits	IncomeShield Standard Plan (Includes MSHL payout)
Deductible for each policy year for an insured aged over 80 years at next birthday¹	
Day surgery or short-stay ward	
– Subsidised	\$2,000
– Non-subsidised	\$3,000
Co-insurance	10%
Limit in each policy year	\$200,000
Limit in each lifetime	Unlimited
Last entry age (age next birthday)	None
Maximum coverage age	Lifetime

Coverage for Deluxe Care Rider and Classic Care Rider

Benefits	Deluxe Care Rider			Classic Care Rider			
	Panel ^m	Extended Panel ⁿ	Non-panel	Panel ^m	Extended Panel ⁿ	Non-panel	
Cover deductible and co-insurance	Yes Up to benefit limits						
Co-payment	5% co-payment of the benefits due under your policy ^o			10% co-payment of the benefits due under your policy ^o			
Co-payment limit (each policy year)	Up to \$3,000 limit		No limit	Up to \$3,000 limit		No limit	
Extended panelⁿ and non-panel payment (each policy year)	Not applicable	Up to \$2,000 limit		Not applicable	Up to \$2,000 limit		
Additional Cancer Drug Treatment Benefit^{g,p} for outpatient treatments	Treatment on CDL^g (each month)	One Primary Cancer: 6x MSHL Limit Multiple Primary Cancers: Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer					
	Non-CDL treatment^p (each month)	One Primary Cancer: \$5,200 Multiple Primary Cancers: \$5,200 x number of primary cancer					
	Treatment on CDL co-payment	5% co-payment of the benefits due under your rider			10% co-payment of the benefits due under your rider		
		Up to \$3,000 limit (each policy year)		No limit	Up to \$3,000 limit (each policy year)		No limit
	Non-CDL treatment co-payment	10% co-payment of the benefits due under your rider			20% co-payment of the benefits due under your rider		
	No limit						
Extra Bed Benefit	Receive up to \$80 each day (for a maximum of 10 days for each hospital stay) for the cost of an extra bed for you to sleep over if your insured child ^q gets warded.						

Non-panel: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel^m or extended panelⁿ.

IMPORTANT NOTES

- a. Includes meals, prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations and laboratory tests. Daily ward and treatment charges include being admitted to a high-dependency ward or a short-stay ward.
- b. Includes eligible Mobile Inpatient Care @ Home stays.
- c. Limits are higher by \$300 for the first 2 days of inpatient stay.
- d. Includes charges for the following approved medical items:
 - Intravascular electrodes used for electrophysiological procedures
 - Percutaneous transluminal coronary angioplasty (PTCA) balloons
 - Intra-aortic balloons (or balloon catheters)
- e. This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic.
 - For proton beam therapy, Income Insurance will only cover the proton beam therapy if it is administered for a Ministry of Health (MOH)-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website (go.gov.sg/pbt-approved-indications). MOH may update these from time to time.
 - For long-term parenteral nutrition, it covers the parenteral bags and consumables necessary for administering long-term parenteral nutrition that meet MSHL claimable criteria.
 - For cancer drug treatment, only treatments listed on the Cancer Drug List (CDL) and used according to the indications on the CDL will be covered. For each primary cancer, if the CDL treatment involves more than one drug, Income Insurance allows drug omission or replacement with another CDL drug with the indication "for cancer treatment" only if such omission or replacement is due to intolerance or contraindications. In such cases, the claim limit of the original CDL treatment will apply. For each primary cancer, where multiple cancer drug treatments are administered in a month:
 - if any of the CDL treatments has an indication that states "monotherapy", only CDL treatments with the indication "for cancer treatment" will be claimable in that month.
 - if none of the CDL treatments has an indication that states "monotherapy", the following will apply:
 - if more than one of the cancer drug treatments administered in a month has an indication other than "for cancer treatment", only CDL treatments with the indication "for cancer treatment" will be claimable in that month.
 - if one or none of the cancer drug treatments administered in a month has an indication other than "for cancer treatment", all CDL treatments will be claimable in that month.

Cancer drug treatments not on the CDL will be considered as having an indication other than "for cancer treatment".
 - For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drugs, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.
- f. To claim for staying in a community hospital,
 - the insured must have first had inpatient hospital treatment in a restructured hospital or private hospital or been referred from the emergency department of a restructured hospital;
 - the attending registered medical practitioner in the restructured hospital or private hospital must have recommended in writing that the insured needs to be admitted to a community hospital for necessary medical treatment;
 - after the insured is discharged from the restructured hospital or private hospital, they must be immediately admitted to a community hospital for a continuous period of time; and
 - the treatment must arise from the same injury, illness, or disease that resulted from the inpatient hospital treatment.
- g. The cancer drug treatment on the Cancer Drug List (CDL) benefit limit is based on a multiple of the MSHL Limit for the specific cancer drug treatment. For the latest MSHL Limit, refer to the CDL on MOH's website under "MediShield Life Claim Limit per month" (go.gov.sg/moh-cancerdruglist). MOH may update this from time to time. The revised list will be applicable to the cancer drug treatment which occurred on and from the effective date of the revised list.

IMPORTANT NOTES

- h. The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to the "Cancer Drug Services" under the MSHL benefits on MOH's website (go.gov.sg/mshlbenefits). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the Policy Year of the revised limit.
- i. The term 'multiple primary cancers' is defined as two or more cancers arising from different sites and are of a different histology or morphology group. An application form for higher claim limits for the insured receiving treatment for multiple primary cancers is to be sent to Income Insurance and MOH by their registered medical practitioner for assessment of the Integrated Shield Plan and MediShield Life Plan coverage, respectively.
- j. If the insured is admitted into a ward and medical institution that is higher than what they are entitled to, Income Insurance will only pay the percentage of the reasonable expenses for necessary medical treatment of the insured as shown using the pro-ration factor which applies to the plan.
- k. Pro-ration will apply under MSHL for outpatient radiotherapy for cancer, long-term parenteral nutrition and cancer drug treatment if the insured is a non-subsidised patient. Kidney dialysis and immunosuppressant drugs approved under MSHL for organ transplant will not be pro-rated for MSHL.
- l. Deductible does not apply to outpatient treatment.
- m. Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by Income Insurance. The lists of approved panels and preferred partners, which Income Insurance may update from time to time, can be found at income.com.sg/specialist-panel. The list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.
- n. Extended panel means a registered medical practitioner or specialist approved by Income Insurance to provide coverage on the benefits for this rider. The registered medical practitioner or specialist must not be on Income Insurance's panel or preferred partners lists and must meet other criteria, including being on another Integrated Shield Plan provider's panel listing. The approved extended panel list, which Income Insurance may update from time to time, can be found at income.com.sg/specialist-panel.
- o. Subject to precise terms, conditions and exclusions specified in the policy conditions for IncomeShield Standard Plan and riders.
- p. For outpatient cancer drug treatments not on the CDL, Income Insurance covers only treatments with drug classes A to E (according to LIA's Non-CDL Classification Framework). Refer to lia.org.sg/media/3553/non-cdl-classification-framework.pdf for more details. LIA may update the list from time to time.
- q. The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for the insured who is a Singapore Citizen or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), IncomeShield Standard Plan is not available as an Integrated Shield Plan.

This is for general information only and does not constitute an offer, recommendation, solicitation, or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan at income.com.sg/incomeshield-standard-policy-conditions.pdf, income.com.sg/deluxe-care-rider-policy-conditions.pdf and income.com.sg/classic-care-rider-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. You should speak to a qualified insurance advisor before you purchase any product. 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 the premiums paid.

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Information is correct as at 1 September 2024.

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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.

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