

Enhanced IncomeShield

Your reliable healthcare partner that provides unlimited lifetime coverage for your medical and hospitalisation expenses.

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. When confronting difficult circumstances, it is important to secure adequate coverage. Doing so can alleviate concerns and provide one with the assurance to explore advanced treatments - such as proton beam therapy and cell, tissue and gene therapy, that may enhance one's survival rates.

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 | \$266,547 | \$416,219 |
| Lung Cancer | 30 - 60 | \$397,759 | \$633,803 |
| Heart Disease | 51 - 60 | \$68,894 | \$125,592 |

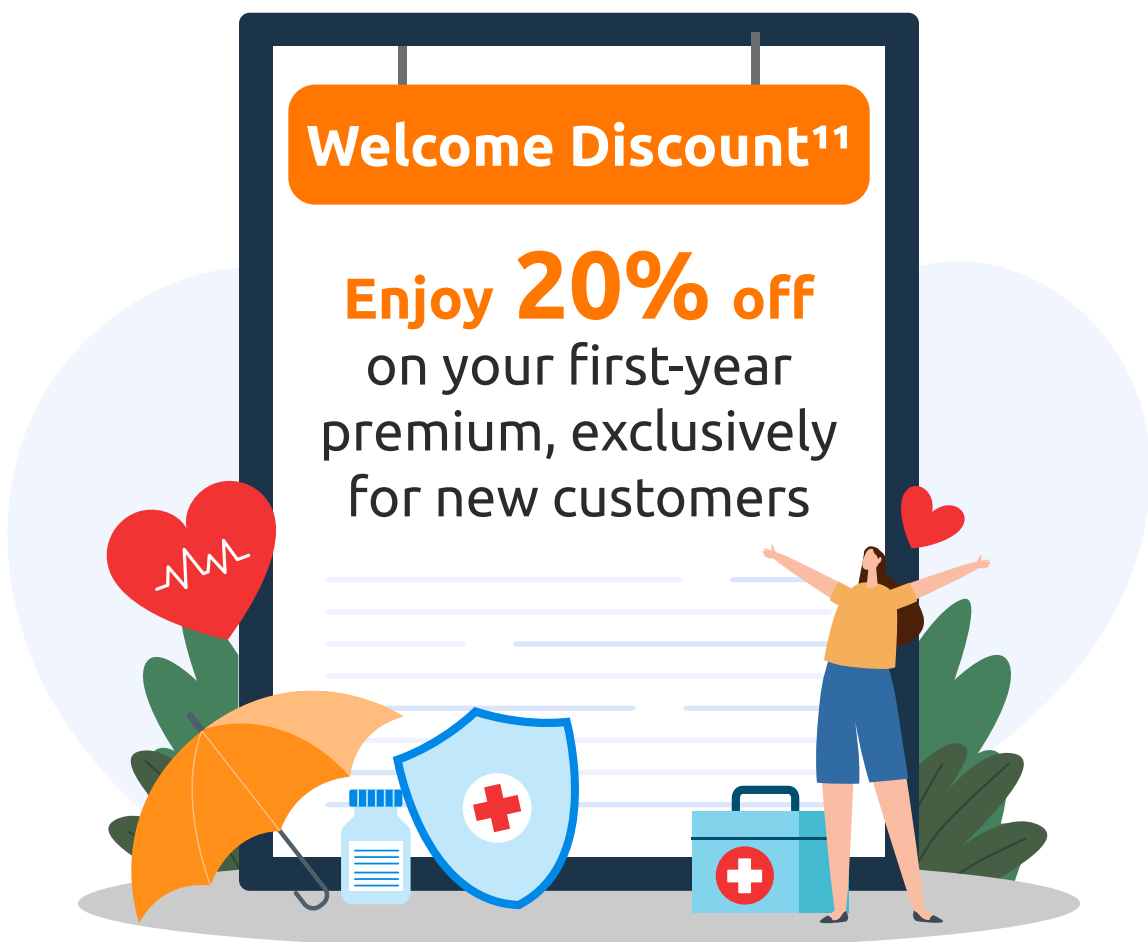
This table is based on specific medical diagnoses in relation to the stated category of medical conditions in a private hospital.

Enhance your MediShield Life coverage with Enhanced IncomeShield

While MediShield Life (MSHL) is a national health insurance scheme that provides basic health coverage, unexpected medical costs can still add up. This is why you may need a more comprehensive protection plan to minimise your out-of-pocket expenses so you can focus on recovery.

Enhanced IncomeShield is a MediSave-approved Integrated Shield Plan (IP) that gives you the assurance that your hospital and surgical expenses⁴ are well taken care of. Enjoy one of the highest cancer coverage in Singapore with up to 23x⁵ MSHL monthly claim limit for outpatient treatments listed on the Cancer Drug List (CDL)⁶ for one primary cancer⁷ and up to \$250,000 for Cell, Tissue and Gene Therapy⁸ and up to \$100,000 for Proton Beam Therapy⁹ for each policy year with our Enhanced Preferred and Enhanced Advantage plans.

Furthermore, you can use MediSave (up to the Additional Withdrawal Limits¹⁰, 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 \$1.5 million limit in each policy year for medical treatment



Coverage with no lifetime limit¹², so your loved ones are relieved of the financial burden if something unforeseen happens



As charged coverage for selected benefits¹³ helps to pay for what you have incurred, including **pre- and post-hospitalisation¹⁴ coverage for up to 180 days and 365 days, respectively**



Get higher limits for the insured receiving treatment for multiple primary cancers¹⁵ under the Cancer Drug Treatment Benefit⁶ and Cancer Drug Services Benefit¹⁶

NEW



High coverage for advanced treatments – up to \$250,000 for Cell, Tissue and Gene Therapy⁸ and up to \$100,000 for Proton Beam Therapy⁹ for each policy year

One of the highest in SG
Not applicable for Enhanced Basic



Covers up to \$20,000 each policy year for Inpatient Psychiatric Treatment Benefit

One of the highest in SG



Access to our panels¹⁷ of over 600 trusted medical specialists and enjoy hassle-free appointment booking

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

Choose your preferred healthcare plan based on your financial and medical needs.

| | Preferred | Advantage | Basic |
|--|---|---|--|
| | <p>Standard room in private hospital or private medical institution</p> <p>Policy limit of up to \$1,500,000 each policy year</p> | <p>Restructured hospital for ward class A and below</p> <p>Policy limit of up to \$500,000 each policy year</p> | <p>Restructured hospital for ward class B1 and below</p> <p>Policy limit of up to \$250,000 each policy year</p> |

Supplement your Enhanced IncomeShield 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 Enhanced IncomeShield 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 panel¹⁷ and extended panel¹⁸



Get up to 18x MSHL claim limit monthly for outpatient treatments listed on the Cancer Drug List (CDL)⁶ for one primary cancer⁷ so you can focus on treatment and recovery

One of the highest in SG
Not applicable for Enhanced Basic



Enhanced coverage for multiple primary cancers¹⁵ outpatient treatment claims, up to the sum of the highest cancer drug treatment monthly limit amongst the claimable CDL⁶ treatments received for each primary cancer and up to \$15,000 monthly on non-CDL treatments¹⁹ 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 child²⁰ is hospitalised

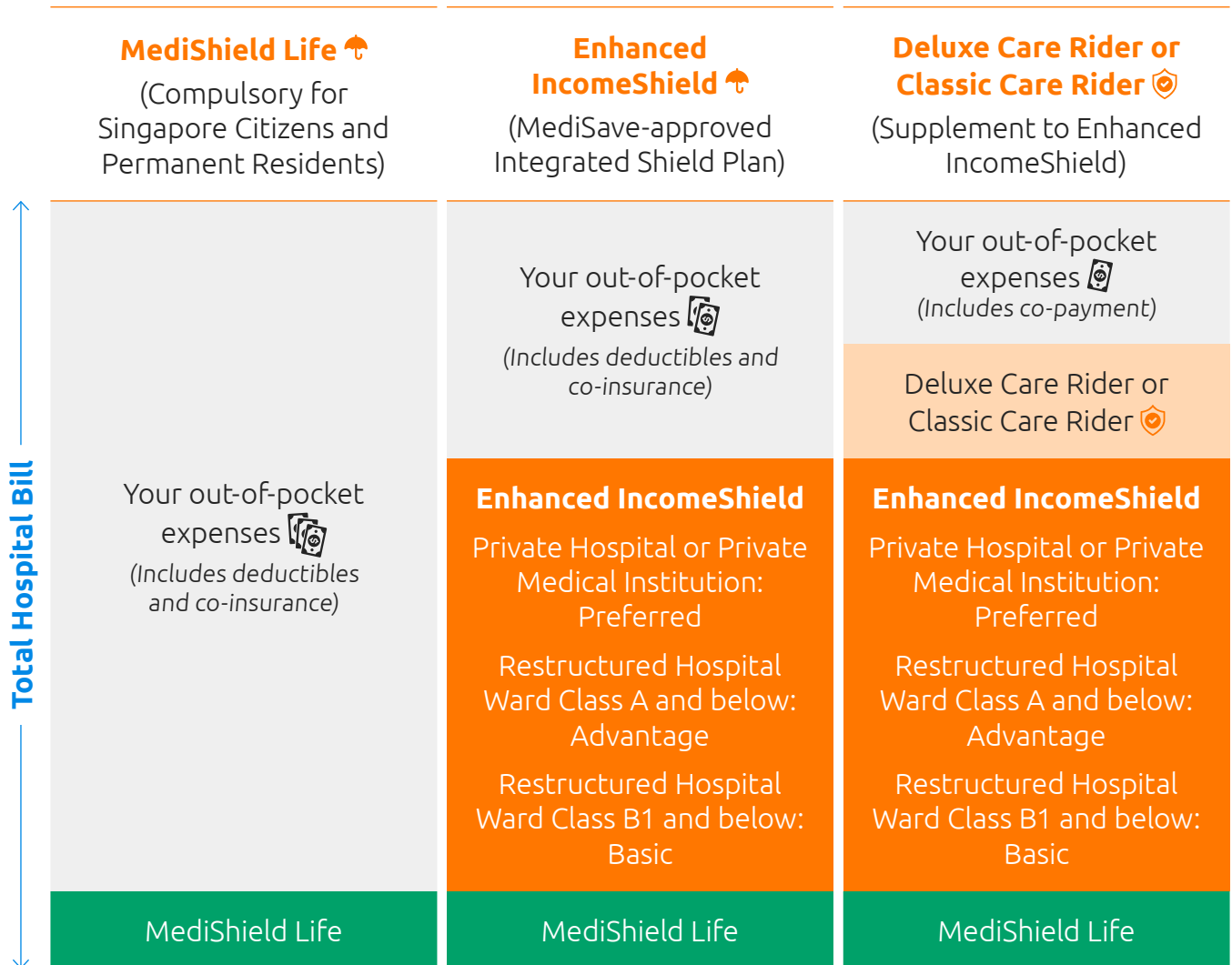
The above benefits vary according to the plan type. For details, you may refer to the schedule of benefits.

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 ⁶ | 10% co-payment of the benefits due under your rider for each outpatient cancer drug treatment listed on the CDL ⁶ |
| 10% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment ¹⁹ | 20% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment ¹⁹ |

How can Enhanced IncomeShield 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 Enhanced IncomeShield

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

For yearly premium rates, visit the following links:

- Enhanced IncomeShield: income.com.sg/health-and-personal-accident/enhanced-incomeshield/premiums
- Deluxe Care Rider: income.com.sg/health-and-personal-accident/enhanced-incomeshield/deluxe-care-rider-premiums
- Classic Care Rider: income.com.sg/health-and-personal-accident/enhanced-incomeshield/classic-care-rider-premiums

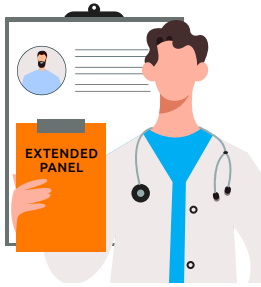
How Enhanced IncomeShield and our Riders work for you



Mr Lee, age 40, is covered under the Enhanced IncomeShield Preferred Plan and was hospitalised in a private hospital for surgery to treat his lung cancer. His total bill was \$50,000.

With the coverage from the Enhanced IncomeShield Preferred 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 private hospital provided by our panel¹⁷:

| Without Rider | | With Rider | |
|--|----------|--|---|
| | | Deluxe Care Rider | Classic Care Rider |
| Total Hospital Bill: \$50,000 | | Total Hospital Bill: \$50,000 | Total Hospital Bill: \$50,000 |
| Bill amount covered by insurance: | | Bill amount covered by insurance: | Bill amount covered by insurance: |
| Enhanced IncomeShield Preferred Plan: (including MSHL) | \$41,850 | Enhanced IncomeShield Preferred Plan: (including MSHL) | \$41,850 |
| | | Deluxe Care Rider: | Classic Care Rider: \$5,150 |
| Out-of-pocket expenses: | | Out-of-pocket expenses: | Out-of-pocket expenses: |
| Deductible: | \$3,500 | Co-payment: (5% of the benefits due under the policy, up to \$3,000) | Co-payment: (10% of the benefits due under the policy, up to \$3,000) |
| Co-insurance: (10% of the hospital bill in excess of Deductible) | \$4,650 | | |
| Total amount paid by Mr Lee: \$8,150 | | Total amount paid by Mr Lee: \$2,500 | |
| | | Total amount paid by Mr Lee: \$3,000 | |



With coverage from the Enhanced IncomeShield Preferred Plan and Deluxe Care Rider or Classic Care Rider, here is a comparison of Mr Lee's out-of-pocket expenses if he chooses to have his treatment provided by a specialist in our extended panel¹⁸ or by a non-panel specialist in a private hospital:

| Treatment provided by a specialist in our extended panel¹⁸ | | | |
|--|----------|---|----------|
| Enhanced IncomeShield Plan with Deluxe Care Rider | | Enhanced IncomeShield Plan with Classic Care Rider | |
| Total Hospital Bill: \$50,000 | | Total Hospital Bill: \$50,000 | |
| Bill amount covered by insurance: | | Bill amount covered by insurance: | |
| Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i> | \$41,850 | Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i> | \$41,850 |
| Deluxe Care Rider: | \$3,650 | Classic Care Rider: | \$3,150 |
| Out-of-pocket expenses: | | Out-of-pocket expenses: | |
| Co-payment: <i>(5% of the benefits due under the policy, up to \$3,000)</i> | \$2,500 | Co-payment: <i>(10% of the benefits due under the policy, up to \$3,000)</i> | \$3,000 |
| Extended panel and non-panel payment: | \$2,000 | Extended panel and non-panel payment: | \$2,000 |
| Total amount paid by Mr Lee: \$4,500 | | Total amount paid by Mr Lee: \$5,000 | |

| Treatment provided by a non-panel specialist | | | |
|---|----------|--|----------|
| Enhanced IncomeShield Plan with Deluxe Care Rider | | Enhanced IncomeShield Plan with Classic Care Rider | |
| Total Hospital Bill: \$50,000 | | Total Hospital Bill: \$50,000 | |
| Bill amount covered by insurance: | | Bill amount covered by insurance: | |
| Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i> | \$41,850 | Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i> | \$41,850 |
| Deluxe Care Rider: | \$3,650 | Classic Care Rider: | \$1,150 |
| Out-of-pocket expenses: | | Out-of-pocket expenses: | |
| Co-payment: <i>(5% of the benefits due under the policy, no limit)</i> | \$2,500 | Co-payment: <i>(10% of the benefits due under the policy, no limit)</i> | \$5,000 |
| Extended panel and non-panel payment: | \$2,000 | Extended panel and non-panel payment: | \$2,000 |
| Total amount paid by Mr Lee: \$4,500 | | Total amount paid by Mr Lee: \$7,000 | |



One year later, Mr Lee also underwent outpatient consultations and scans and was subsequently prescribed a cancer drug treatment listed on the CDL⁶ as part of his care plan, provided by a specialist within our panel¹⁷. The MSHL limit for his cancer drug treatment is \$1,000. Below are Mr Lee’s out-of-pocket expenses:

| Without Rider | | With Rider | |
|--|---------|--|--|
| | | Deluxe Care Rider | Classic Care Rider |
| Total Hospital Bill: \$8,500 | | Total Hospital Bill: \$8,500 | Total Hospital Bill: \$8,500 |
| Bill amount covered by insurance: | | Bill amount covered by insurance: | Bill amount covered by insurance: |
| Enhanced IncomeShield Preferred Plan: <i>(including MSHL and cancer drug treatment listed on CDL – up to 5x MSHL limit)</i> | \$4,500 | Enhanced IncomeShield Preferred Plan: <i>(including MSHL and cancer drug treatment listed on CDL – up to 5x MSHL limit)</i> | \$4,500 |
| | | Deluxe Care Rider: <i>(including cancer drug treatment listed on CDL – up to 18x MSHL limit)</i> | Classic Care Rider: <i>(including cancer drug treatment listed on CDL – up to 18x MSHL limit)</i> |
| | | \$3,575 | \$3,150 |
| Out-of-pocket expenses: | | Out-of-pocket expenses: | Out-of-pocket expenses: |
| Co-insurance: <i>(10% of the benefit for cancer drug treatment listed on CDL – up to 5x MSHL limit)</i> | \$500 | Co-payment: <i>(5% of the benefits due under the policy, up to \$3,000)</i> | Co-payment: <i>(10% of the benefits due under the policy, up to \$3,000)</i> |
| Excess beyond benefit limit: | \$3,500 | | |
| Total amount paid by Mr Lee: \$4,000 | | Total amount paid by Mr Lee: \$425 | |
| | | Total amount paid by Mr Lee: \$850 | |

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 Enhanced IncomeShield and riders.
- 5 Enhanced IncomeShield covers 5x MSHL Limit and 18x MSHL Limit for one primary cancer when you add a Deluxe Care or Classic Care rider to your Enhanced Preferred or Enhanced Advantage plan.
- 6 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.
- 7 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.
- 8 Cell, tissue and gene therapy benefit pays for inpatient hospital treatment (including day surgery) and outpatient hospital treatment for cell, tissue and gene therapy provided to the insured as long as the following conditions are met.
 - The cell, tissue and gene therapy is approved by MOH and the Health Sciences Authority (HSA).
 - The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.
- 9 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.
- 10 The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your Enhanced IncomeShield's additional private insurance coverage premiums. Please refer to moh.gov.sg/healthcare-schemes-subsidies/medishield-life for the latest AWL.
- 11 Income Insurance offers 20% off ("Welcome Discount") first-year premium with the purchase of Enhanced IncomeShield Preferred, Advantage or Basic Plan (each a "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.
- 12 Subject to policy year limits and any benefit limits.
- 13 Income Insurance will reimburse you for the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits, and any other policy terms (including exclusions).

IMPORTANT NOTES

14 Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment benefit, accident inpatient dental treatment or emergency overseas treatment. Pre-hospitalisation and post-hospitalisation treatment are also not payable if the inpatient hospital treatment received during the stay in the hospital is not payable. Post-hospitalisation treatment, such as medications purchased during a post-hospitalisation period when the treatment is not used during the same post-hospitalisation period, is not payable.

If the inpatient hospital treatment is provided by Income Insurance's panel and paid for under the Enhanced IncomeShield Preferred plan, Income Insurance will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into hospital and up to 365 days after the date they left hospital.

Please refer to the policy conditions for further details.

15 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.

16 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.

17 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.

18 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.

19 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.

20 The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

Enhanced IncomeShield 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), Enhanced IncomeShield 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/enhanced-incomeshield-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 Enhanced IncomeShield and each supplementary rider



Coverage for Enhanced IncomeShield

| Benefits | Enhanced IncomeShield (Includes MediShield Life (MSHL) payout) | | |
|---|---|--|---|
| | Preferred | Advantage | Basic |
| Ward entitlement | Standard room in private hospital or private medical institution | Restructured hospital for ward class A and below | Restructured hospital for ward class B1 and below |
| Inpatient hospital treatment | Limits of compensation | | |
| Daily ward and treatment charges (each day) ^a - Normal ward - Intensive care unit ward | As charged | | |
| Surgical benefits (including day surgery) ^b | | | |
| Organ transplant benefit (including stem-cell transplant) | | | |
| Surgical implants ^c | | | |
| Radiosurgery | | | |
| Accident inpatient dental treatment | | | |
| Pre-hospitalisation treatment ^{d,e} | As charged Not provided by our Panel ^f : up to 100 days before admission Provided by our Panel ^f : up to 180 days before admission ^e | As charged Up to 100 days before admission | |
| Post-hospitalisation treatment ^{d,e} | As charged Not provided by our Panel ^f : up to 100 days after discharge Provided by our Panel ^f : up to 365 days after discharge ^e | As charged Up to 100 days after discharge | |
| Community hospital (Rehabilitative) ^{a,g} | As charged (up to 90 days for each admission) | | |
| Community hospital (Sub-acute) ^{a,g} | | | |
| Inpatient palliative care service (General) | As charged | | |
| Inpatient palliative care service (Specialised) | | | |

| Benefits | Preferred | Advantage | Basic |
|--|--|--|--|
| Outpatient hospital treatment^h | Limits of compensation | | |
| Radiotherapy for cancer - External (except Hemi-body) - Brachytherapy - Hemi-body - Stereotactic | As charged | | |
| Kidney dialysis | | | |
| Erythropoietin for chronic kidney failure | | | |
| Immunosuppressants for organ transplant | | | |
| Long-term parenteral nutrition | | | |
| Insured receiving treatment for one primary cancer | | | |
| Cancer drug treatment (each month) ⁱ | 5x MSHL Limit for one primary cancer | | |
| Cancer drug services (each policy year) ^j | | | |
| Insured receiving treatment for multiple primary cancers^k | | | |
| Cancer drug treatment (each month) ⁱ | Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer | | |
| Cancer drug services (each policy year) ^j | 5x MSHL limit for multiple primary cancers | | |
| Special benefits | Limits on special benefits | | |
| Breast Reconstruction after Mastectomy ^l | As charged | | |
| Congenital abnormalities benefit | As charged (with 12 months' waiting period) | | |
| Pregnancy and delivery-related complications benefit ^{l,m} | As charged (with 10 months' waiting period) | | |
| Living organ donor (insured) transplant benefit – insured as the living donor donating an organ | As charged, up to \$60,000 (each transplant with 24 months' waiting period for the person receiving the organ) | As charged, up to \$40,000 (each transplant with 24 months' waiting period for the person receiving the organ) | As charged, up to \$20,000 (each transplant with 24 months' waiting period for the person receiving the organ) |
| Living organ donor (non-insured) transplant benefit (each transplant) – insured as the recipient of organ | As charged, up to \$60,000 | Covered up to MSHL benefits only | |
| Cell, tissue and gene therapy benefit (each policy year) ⁿ | As charged, up to \$250,000 | | As charged, up to \$150,000 |
| Proton beam therapy (each policy year) ^o | As charged, up to \$100,000 | | As charged, up to \$70,000 |
| Continuation of autologous bone marrow transplant treatment for multiple myeloma (each policy year) | As charged, up to \$25,000 | | As charged, up to \$10,000 |

| Benefits | Preferred | Advantage | Basic |
|--|--|---|--|
| Special benefits | Limits on special benefits | | |
| Inpatient psychiatric treatment benefit (each policy year) | As charged, up to \$20,000 | As charged, up to \$10,000 | As charged, up to \$7,000 |
| Prosthesis benefit (each policy year) | As charged, up to \$10,000 | As charged, up to \$6,000 | |
| Emergency overseas treatment | As charged but limited to costs of Singapore private hospitals | As charged but limited to costs of ward class A in Singapore restructured hospitals | As charged but limited to costs of ward class B1 in Singapore restructured hospitals |
| Waiver of pro-ration factor for outpatient kidney dialysis | Does not apply | Waive pro-ration factor for applicable treatment provided by our preferred partner ^f | |
| Final expenses benefit (waiver of co-insurance and deductible) ^p | \$5,000 | | \$3,000 |
| Pro-ration factor^a | SG/PR/FR^r | | |
| Inpatient | | | |
| <ul style="list-style-type: none"> - Restructured hospital <ul style="list-style-type: none"> - Ward class C, B2 or B2+ - Ward class B1 - Ward class A - Private hospital or private medical institution or emergency overseas treatment^s - Community hospital <ul style="list-style-type: none"> - Ward class C, B2 or B2+ - Ward class B1 - Ward class A | Does not apply | Does not apply Does not apply Does not apply | Does not apply Does not apply 85% |
| <ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised - Private hospital or private medical institution or emergency overseas treatment^s | Does not apply | 65% | 50% |
| <ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised^t - Private hospital or private medical institution^t | Does not apply | Does not apply Does not apply Does not apply | Does not apply Does not apply 85% |
| Day surgery or short-stay ward | | | |
| <ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised - Private hospital or private medical institution or emergency overseas treatment^s | Does not apply | Does not apply Does not apply | Does not apply Does not apply |
| <ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised^t - Private hospital or private medical institution^t | Does not apply | 65% | 50% |
| Outpatient hospital treatment | | | |
| <ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised^t - Private hospital or private medical institution^t | Does not apply | Does not apply Does not apply | Does not apply Does not apply |
| <ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised^t - Private hospital or private medical institution^t | Does not apply | 65% | 50% |

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

| Benefits | Preferred | Advantage | Basic |
|--|-------------|-----------|-----------|
| Deductible for each policy year for an insured aged 80 years or below next birthday^u | | | |
| Inpatient | | | |
| - Restructured hospital | | | |
| - Ward class C | \$1,500 | \$1,500 | \$1,500 |
| - Ward class B2 or B2+ | \$2,000 | \$2,000 | \$2,000 |
| - Ward class B1 | \$2,500 | \$2,500 | \$2,500 |
| - Ward class A | \$3,500 | \$3,500 | \$2,500 |
| - Private hospital or private medical institution or emergency overseas treatment ^s | \$3,500 | \$3,500 | \$2,500 |
| - Community hospital | | | |
| - Ward class C | \$1,500 | \$1,500 | \$1,500 |
| - Ward class B2 or B2+ | \$2,000 | \$2,000 | \$2,000 |
| - Ward class B1 | \$2,500 | \$2,500 | \$2,500 |
| - Ward class A | \$3,500 | \$3,500 | \$2,500 |
| Day surgery or short-stay ward | | | |
| - Subsidised | \$2,000 | \$2,000 | \$2,000 |
| - Non-subsidised | \$3,500 | \$3,500 | \$2,500 |
| Deductible for each policy year for an insured aged over 80 years at next birthday^u | | | |
| Inpatient | | | |
| - Restructured hospital | | | |
| - Ward class C | \$2,250 | \$2,250 | \$2,250 |
| - Ward class B2 or B2+ | \$3,000 | \$3,000 | \$3,000 |
| - Ward class B1 | \$3,750 | \$3,750 | \$3,750 |
| - Ward class A | \$5,250 | \$5,250 | \$3,750 |
| - Private hospital or private medical institution or emergency overseas treatment ^s | \$5,250 | \$5,250 | \$3,750 |
| - Community hospital | | | |
| - Ward class C | \$2,250 | \$2,250 | \$2,250 |
| - Ward class B2 or B2+ | \$3,000 | \$3,000 | \$3,000 |
| - Ward class B1 | \$3,750 | \$3,750 | \$3,750 |
| - Ward class A | \$5,250 | \$5,250 | \$3,750 |
| Day surgery or short-stay ward | | | |
| - Subsidised | \$3,000 | \$3,000 | \$3,000 |
| - Non-subsidised | \$5,250 | \$5,250 | \$3,750 |
| Co-insurance | 10% | | |
| Limit in each policy year | \$1,500,000 | \$500,000 | \$250,000 |
| Limit in each lifetime | Unlimited | | |
| Last entry age (age next birthday) | 75 | | |
| Maximum coverage age | Lifetime | | |

Coverage for Deluxe Care Rider and Classic Care Rider

| Benefits | Deluxe Care Rider | | | Classic Care Rider | | | |
|---|--|--|-----------|---|---|-----------|----------|
| | Panel ^f | Extended Panel ^v | Non-panel | Panel ^f | Extended Panel ^v | Non-panel | |
| Cover deductible and co-insurance | Yes Up to benefit limits | | | | | | |
| Co-payment | 5% co-payment of the benefits due under your policy ^w | | | 10% co-payment of the benefits due under your policy ^w | | | |
| Co-payment limit (each policy year) | Up to \$3,000 limit | | No limit | Up to \$3,000 limit | | No limit | |
| Extended panel^v 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^{i,x} for outpatient treatments | Treatment on CDLⁱ (each month) | <p>One Primary Cancer: Enhanced Preferred: 18x MSHL Limit Enhanced Advantage: 18x MSHL Limit Enhanced Basic: 10x MSHL Limit</p> <p>Multiple Primary Cancers^k: Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer</p> | | | | | |
| | Non-CDL treatment^x (each month) | <p>One Primary Cancer: Enhanced Preferred: \$15,000 Enhanced Advantage: \$7,000 Enhanced Basic: \$6,000</p> <p>Multiple Primary Cancers^k: Enhanced Preferred: \$15,000 x number of primary cancer Enhanced Advantage: \$7,000 x number of primary cancer Enhanced Basic: \$6,000 x number of primary cancer</p> | | | | | |
| | 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 ^y gets warded. | | | | | | |

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

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. Please refer to go.gov.sg/mshlbenefits for the updated list of MSHL benefits for surgical treatments.
- c. 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)
- d. Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment benefit, accident inpatient dental treatment or emergency overseas treatment. Pre-hospitalisation and post-hospitalisation treatment are also not payable if the inpatient hospital treatment received during the stay in the hospital is not payable. Post-hospitalisation treatment, such as medications purchased during a post-hospitalisation period when the treatment is not used during the same post-hospitalisation period, is not payable.
Please refer to the policy conditions for further details.
- e. If the inpatient hospital treatment is provided by Income Insurance's panel and paid for under the Enhanced IncomeShield Preferred plan, Income Insurance will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into hospital and up to 365 days after the date they left hospital.
Please refer to the policy conditions for further details.
- f. 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.
- g. 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.
- h. This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic.
 - 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.

IMPORTANT NOTES

- i. 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.
- j. 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 "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.
- k. 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.
- l. The breast reconstruction must be performed by a registered medical practitioner during a stay in the hospital within 365 days from the date the insured left the hospital when the mastectomy was done.
To avoid doubt, any further breast reconstruction after mastectomy shall not be payable 365 days after the date the insured left the hospital when the mastectomy was done, even if Income Insurance has paid for the re-construction in an earlier claim.

IMPORTANT NOTES

- m. Pregnancy and delivery-related complications benefit pay for inpatient hospital treatment for the following:
- ectopic pregnancy
 - pre-eclampsia or eclampsia
 - disseminated intravascular coagulation (DIC)
 - miscarriage where the foetus of the insured dies as a result of a sudden, unexpected and involuntary event which must not be due to a voluntary or malicious act
 - ending a pregnancy if an obstetrician considers it necessary to save the life of the insured
 - acute fatty liver diagnosed during pregnancy
 - postpartum haemorrhage with hysterectomy done
 - amniotic fluid embolism
 - abruptio placentae (placenta abruption)
 - choriocarcinoma and hydatidiform mole – a histologically confirmed choriocarcinoma or molar pregnancy
 - placenta previa
 - antepartum haemorrhage

In addition to the above, pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following complications if treatment is provided by Income Insurance's preferred partner in the areas of obstetrics and gynaecology:

- Intrapartum haemorrhage
 - Postpartum haemorrhage
 - Cervical incompetency (weakness or insufficiency)
 - Accreta placenta (placenta attaches too deeply to the uterine wall)
 - Placental insufficiency (failure of placenta to deliver an adequate supply of nutrients and oxygen to the fetus) and intrauterine growth restriction (unborn baby is smaller than expected for the gestational age)
 - Gestational diabetes mellitus
 - Obstetric cholestasis (liver disorder during pregnancy resulting in a build-up of bile)
 - Twin to twin transfusion syndrome (disease of the placenta that affects identical twins, resulting in intrauterine blood transfusion from one twin to another)
 - Infection of the amniotic sac and membranes
 - Fourth-degree perineal laceration (tears that extend into the rectum)
 - Uterine rupture
 - Postpartum inversion of uterus (when the uterus turns inside out after childbirth)
 - Obstetric injury or damage to pelvic organs
 - Complications resulting from a hysterectomy carried out at the time of a caesarean section
 - Retained placenta and membranes
 - Abscess of the breast
 - Stillbirth
 - Death of the mother
- n. Cell, tissue and gene therapy benefit pays for inpatient hospital treatment (including day surgery) and outpatient hospital treatment for cell, tissue and gene therapy provided to the insured as long as the following conditions are met.
- The cell, tissue and gene therapy is approved by MOH and the Health Sciences Authority (HSA).
 - The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.
- o. 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.

IMPORTANT NOTES

- p. Income Insurance will waive (not enforce) the co-insurance and deductible due for a claim for the inpatient hospital treatment, pre-hospitalisation treatment and post-hospitalisation treatment if the insured dies (i) while in hospital; or (ii) within 30 days of leaving the hospital. If the insured dies within 30 days of leaving the hospital, Income Insurance will also waive the co-insurance due for a claim of outpatient hospital treatment if the treatment was received by the insured within 30 days of leaving the hospital.
- q. 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.
- r. If the insured is not a Singapore citizen or Singapore permanent resident (is a foreigner) but is covered under the plan for a Singapore citizen, Income Insurance will reduce the amount of each benefit Income Insurance will pay to the percentages (citizenship factors) as specified in the policy conditions. The citizenship factor applies to any claim under the policy.
Enhanced Basic: 80% (for foreigners)
- s. MSHL does not cover emergency overseas treatment.
- t. 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.
- u. Deductible does not apply to outpatient treatment.
- v. 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.
- w. Subject to precise terms, conditions and exclusions specified in the policy conditions for Enhanced IncomeShield and riders.
- x. 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.
- y. The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

Enhanced IncomeShield 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), Enhanced IncomeShield is not available as an Integrated Shield Plan.

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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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