



FREQUENTLY ASKED QUESTIONS

Table of Contents

| | |
|---|-----------|
| OVERVIEW OF KEY ENHANCEMENTS..... | 3 |
| (I) Enhanced IncomeShield (EIS), IncomeShield Standard Plan (ISIP) IncomeShield (IS) | 3 |
| (II) Deluxe Care, Classic Care, Plus and Assist riders | 3 |
| (III) New Welcome Discount for EIS, ISIP, Deluxe Care rider and Classic Care rider (for new applications only)..... | 3 |
| (A) Benefit changes for Enhanced IncomeShield (EIS), IncomeShield Standard Plan (ISIP) and IncomeShield (IS) | 4 |
| 1. What are the cancer drug treatment and cancer drug services benefit limits for EIS, ISIP and IS for one primary cancer?..... | 4 |
| 2. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred for one primary cancer? | 5 |
| 3. What is multiple primary cancers and what are the cancer drug treatment and cancer drug services benefit limits for EIS, ISIP and IS for multiple primary cancers? | 6 |
| 4. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred for multiple primary cancers? | 7 |
| 5. What are the inpatient psychiatric treatment benefit limits for EIS and IS?..... | 8 |
| 6. What is Mobile Inpatient Care @ Home (MIC@Home)?..... | 9 |
| (B) Benefit changes for Deluxe Care, Classic Care, Plus and Assist riders..... | 9 |
| 7. What are the additional cancer drug treatment benefit limits for riders attached to EIS, ISIP and IS for one primary cancer?..... | 9 |
| 8. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred and Deluxe Care / Plus riders for one primary cancer?..... | 10 |
| 9. What are the additional cancer drug treatment benefit limits for riders attached to EIS, ISIP and IS for multiple primary cancers? | 11 |
| 10. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred and Deluxe Care / Plus riders for multiple primary cancers? | 12 |
| 11. Why is the Additional Non-panel Payment (ANP) renamed to Extended panel and Non-panel Payment (ENP)? | 13 |
| (C) Introduction of Welcome Discount for EIS, ISIP, Deluxe Care and Classic Care riders | 13 |
| 12. What is Welcome Discount about? | 13 |
| 13. If there is an IncomeShield promotion, would it be added together with the Welcome Discount? | 14 |
| 14. As a Public Officer, can I get both the Public Services Division (PSD) discount and IncomeShield promotion together? Would they be added together with the Welcome Discount?..... | 14 |



- 15. How can I know the discounts applicable to my policy? 14
- 16. How can I calculate my premium payable after applicable discounts?..... 15
- (D) Premium changes for EIS, IS, ISIP & Deluxe Care, Classic Care, Plus and Assist riders15**
- 17. Why are the premiums increased for these plans and riders?..... 15
- (E) Renewal notice letter changes.....16**
- 18. What are the changes to the renewal notice letter?..... 16
- 19. How can I view the endorsement of my revised policy conditions when I receive my renewal notice letter?..... 16
- 20. How can I get more information or seek clarifications on these benefits and premium changes? 16

OVERVIEW OF KEY ENHANCEMENTS

(I) Enhanced IncomeShield (EIS), IncomeShield Standard Plan (ISIP) IncomeShield (IS)

Our IncomeShield health insurance plans are designed to provide you with sustainable protection that meets your long-term healthcare needs. To do this, we annually review our scope of coverage to ensure that it keeps pace with the needs of our policyholders and medical advancements. From 1 September 2024, upon renewal of the policy, the following benefits will have increased limits.

- a) Increased outpatient cancer drug treatment and cancer drug services benefit limits for one primary cancer for Enhanced Advantage, Enhanced Basic, Enhanced C and all IS plans.
- b) Increased outpatient cancer drug treatment and cancer drug services benefit limits for multiple primary cancers for all plans. (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.)
- c) Increased inpatient psychiatric treatment benefit limits for all EIS plans and all IS plans.

(II) Deluxe Care, Classic Care, Plus and Assist riders

From 1 September 2024, upon renewal of the policy, the following benefits will have increased limits.

- a) Increased additional cancer drug treatment benefit limits for one primary cancer for all riders attached to EIS & IS plans.
- b) Increased additional cancer drug treatment benefit limits for multiple primary cancers for all riders attached to EIS, ISIP & IS plans.

(III) New Welcome Discount for EIS, ISIP, Deluxe Care rider and Classic Care rider (for new applications only)

From 1 September 2024 to 31 August 2025, a one-time 20% Welcome Discount will be applicable to the first-year premium for any new application for Enhanced Preferred, Enhanced Advantage, Enhanced Basic, IncomeShield Standard Plan, Deluxe Care rider and Classic Care rider if there is no additional exclusion or premium loading applied to the policy upon policy issuance.

The Welcome Discount is applicable to the premium payable for additional private insurance coverage portion (does not include the MediShield Life (MSHL) portion) of the main plans and the entire premium for the riders, if the rider is taken up together with the main plan at the same time.

(A) Benefit changes for Enhanced IncomeShield (EIS), IncomeShield Standard Plan (ISIP) and IncomeShield (IS)

1. What are the cancer drug treatment and cancer drug services benefit limits for EIS, ISIP and IS for one primary cancer?

From 1 September 2024, upon renewal of your policy, the cancer drug treatment and cancer drug services benefit limits for EIS, ISIP and IS for one primary cancer are summarised in the tables below.

Table 1: Cancer drug treatment and cancer drug services benefit limits for EIS for one primary cancer

| Benefit | Enhanced Preferred | Enhanced Advantage | Enhanced Basic | Enhanced C |
|---|---|--|--|--|
| Cancer drug treatment ¹ (each month) | No change (5x MSHL Limit for one primary cancer) | Increased limit from 4x to 5x MSHL Limit (5x MSHL Limit for one primary cancer) | Increased limit from 3x to 5x MSHL Limit (5x MSHL Limit for one primary cancer) | Increased limit from 2x to 3x MSHL Limit (3x MSHL Limit for one primary cancer) |
| Cancer drug services ² (each policy year) | No change (5x MSHL Limit for one primary cancer) | Increased limit from 4x to 5x MSHL Limit (5x MSHL Limit for one primary cancer) | Increased limit from 3x to 5x MSHL Limit (5x MSHL Limit for one primary cancer) | Increased limit from 2x to 3x MSHL Limit (3x MSHL Limit for one primary cancer) |

Table 2: Cancer drug treatment and cancer drug services benefit limits for ISIP and IS for one primary cancer

| Benefit | IncomeShield | | | | |
|---|--|--|--|--|--|
| | Standard Plan | Plan P | Plan A | Plan B | Plan C |
| Cancer drug treatment ¹ (each month) | No change | Increased limit from 4x to 5x MSHL Limit | Increased limit from 3x to 5x MSHL Limit | Increased limit from 2x to 3x MSHL Limit | Increased limit from 1x to 3x MSHL Limit |
| | (3x MSHL Limit for one primary cancer) | (5x MSHL Limit for one primary cancer) | (5x MSHL Limit for one primary cancer) | (3x MSHL Limit for one primary cancer) | (3x MSHL Limit for one primary cancer) |
| Cancer drug services ² (each policy year) | No change | Increased limit from 4x to 5x MSHL Limit | Increased limit from 3x to 5x MSHL Limit | Increased limit from 2x to 3x MSHL Limit | Increased limit from 1x to 3x MSHL Limit |
| | (2x MSHL Limit for one primary cancer) | (5x MSHL Limit for one primary cancer) | (5x MSHL Limit for one primary cancer) | (3x MSHL Limit for one primary cancer) | (3x MSHL Limit for one primary cancer) |

¹ 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.

² 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.

2. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred for one primary cancer?

Please refer to the tables below for the claims illustrations of how the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred for one primary cancer.

Table 3: Claims illustration of a CDL treatment claimed under Enhanced Preferred for one primary cancer

| Benefit | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Total benefit limit ⁴ |
|---|------------|---|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | \$2,000 | 5x \$2,000 = \$10,000 | \$10,000 |
| Cancer drug services ^{2,3} (each policy year) | \$3,600 | 5x \$3,600 = \$18,000 | \$18,000 |

Table 4: Claims illustration of a Non-CDL treatment claimed under Enhanced Preferred for one primary cancer

| Benefit | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Total benefit limit ⁴ |
|--|--|---|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | Not applicable for a Non-CDL treatment | | |
| Cancer drug services ^{2,3} (each policy year) | \$3,600 | 5x \$3,600 = \$18,000 | \$18,000 |

¹ 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.

² 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.

³ The MSHL Limits listed above are correct as of 1 September 2024.

⁴ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-ration as set out in the Schedule of Benefits.

3. What is multiple primary cancers and what are the cancer drug treatment and cancer drug services benefit limits for EIS, ISIP and IS for multiple primary cancers?

Multiple primary cancers refers to two or more cancers arising from different sites and/or are of a different histology or morphology group and need to receive concurrent treatment for each cancer. Secondary cancers that have spread (metastasised) are the same types as the original (primary) cancer and will not be classified as multiple primary cancers.

The claims limit for multiple primary cancer treatment are on an application basis. The policyholders’ attending physician/clinician will have to submit an application* to both MOH and us to apply for the higher benefit limit for patients undergoing concurrent treatments for multiple primary cancers. Once the application is approved by both MOH and us, we will apply the higher benefit limits for cancer drug treatments for the specified period in the application form submitted.

*MOH has shared the application process with medical providers. There will be no direct application to us.

From 1 September 2024, upon renewal of your policy, the cancer drug treatment and cancer drug services benefit limits for EIS, ISIP and IS for multiple primary cancers are summarised in the tables below.

Table 5: Cancer drug treatment and cancer drug services benefit limits for EIS for multiple primary cancers

| Benefit | Enhanced Preferred | Enhanced Advantage | Enhanced Basic | Enhanced C |
|--|--|--|--|--|
| Cancer drug treatment (each month) | Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer | | | |
| Cancer drug services ² (each policy year) | 5x MSHL Limit for multiple primary cancers | 5x MSHL Limit for multiple primary cancers | 5x MSHL Limit for multiple primary cancers | 3x MSHL Limit for multiple primary cancers |

Table 6: Cancer drug treatment and cancer drug services benefit limits for ISIP and IS for multiple primary cancers

| Benefit | IncomeShield | | | | |
|--|--|--|--|--|--|
| | Standard Plan | Plan P | Plan A | Plan B | Plan C |
| Cancer drug treatment (each month) | Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer | | | | |
| Cancer drug services ² (each policy year) | 2x MSHL Limit for multiple primary cancers | 5x MSHL Limit for multiple primary cancers | 5x MSHL Limit for multiple primary cancers | 3x MSHL Limit for multiple primary cancers | 3x MSHL Limit for multiple primary cancers |

² 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.

4. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred for multiple primary cancers?

Please refer to the tables below for the claims illustrations of how the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred for three primary cancers.

Table 7: Claims illustration of a CDL treatment claimed under Enhanced Preferred for three primary cancers

| Benefit | Cancer | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Total benefit limit ⁴ |
|--|--------|------------|---|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | 1 | \$200 | 5x \$500 = \$2,500 | \$31,500 |
| | | \$500 | | |
| | 2 | \$900 | 5x \$5,000 = \$25,000 | |
| | | \$1,000 | | |
| | | \$5,000 | | |
| | 3 | \$800 | 5x \$800 = \$4,000 | |
| Cancer drug services ^{2,3} (each policy year) | 1 | \$7,200 | 5x \$7,200 = \$36,000 | \$36,000 |
| | 2 | | | |
| | 3 | | | |

Table 8: Claims illustration of a Non-CDL treatment claimed under Enhanced Preferred for three primary cancers

| Benefit | Cancer | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Total benefit limit ⁴ |
|--|--------|------------|---|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | 1 | | Not applicable for a Non-CDL treatment | |
| | 2 | | | |
| | 3 | | | |
| Cancer drug services ^{2,3} (each policy year) | 1 | \$7,200 | 5x \$7,200 = \$36,000 | \$36,000 |
| | 2 | | | |
| | 3 | | | |

¹ 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.

² 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.

³ The MSHL Limits listed above are correct as of 1 September 2024.

⁴ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-rata as set out in the Schedule of Benefits.

5. What are the inpatient psychiatric treatment benefit limits for EIS and IS?

From 1 September 2024, upon renewal of your policy, the inpatient psychiatric treatment benefit limits for EIS and IS are summarised in the tables below.

Table 9: Inpatient psychiatric treatment benefit limits for EIS

| Benefit | Enhanced Preferred | Enhanced Advantage | Enhanced Basic | Enhanced C |
|--|--|--|---|---|
| Inpatient psychiatric treatment benefit (each policy year) | Increased limit from \$7,000 to \$20,000 | Increased limit from \$7,000 to \$10,000 | Increased limit from \$5,000 to \$7,000 | Increased limit from \$5,000 to \$7,000 |
| | (As charged, up to \$20,000) | (As charged, up to \$10,000) | (As charged, up to \$7,000) | (As charged, up to \$7,000) |

Table 10: Inpatient psychiatric treatment benefit limits for IS

| Benefit | IncomeShield | | | |
|--|--|--|---|---|
| | Plan P | Plan A | Plan B | Plan C |
| Inpatient psychiatric treatment benefit (each policy year) | Increased limit from \$7,000 to \$10,000 | Increased limit from \$7,000 to \$10,000 | Increased limit from \$5,000 to \$7,000 | Increased limit from \$5,000 to \$7,000 |
| | (\$10,000) | (\$10,000) | (\$7,000) | (\$7,000) |

6. What is Mobile Inpatient Care @ Home (MIC@Home)?

MOH is moving towards making treatments premise-neutral to help right-site patients to lower-cost settings and alleviate the current tight hospital capacity. As part of this shift, MOH has mainstreamed MSHL and MediSave (2M) coverage for MIC@Home (previously known as National University Health System @ Home (NUHS@Home)) from 1 April 2024. With this change, patients will be able to access 2M payouts for their MIC@Home bills, up to the prevailing acute hospital inpatient limits.

The patient will need to be assessed whether he/she requires inpatient admission for acute care and/or his or her suitability for admission to MIC@Home. MIC@Home will only be provided by restructured hospitals and would be recognised as an inpatient episode. Therefore, pre and post hospitalisation benefits would still apply even if the patient’s episode was undertaken with MIC@Home. MIC@Home stays that directly precede or follow a conventional inpatient stay will be treated as a single continuous inpatient admission claim.

From 1 April 2024, ISIP will cover MIC@Home under the existing inpatient benefits based on the same approach as MSHL coverage. The policy conditions of ISIP will only be updated during IncomeShield’s next annual review.

From 1 April 2024, EIS and IS will cover MIC@Home under the existing inpatient benefits of the respective plans based on the same approach as MSHL coverage, for a period of up to 12 months. We will continue to monitor the experience of this benefit.

(B) Benefit changes for Deluxe Care, Classic Care, Plus and Assist riders

7. What are the additional cancer drug treatment benefit limits for riders attached to EIS, ISIP and IS for one primary cancer?

From 1 September 2024, upon renewal of your policy, the additional cancer drug treatment benefit limits for riders attached to EIS, ISIP and IS for one primary cancer are summarised in the tables below.

Table 11: Additional cancer drug treatment benefit limits (riders attached to EIS) for one primary cancer

| Type of treatment | Enhanced Preferred | Enhanced Advantage | Enhanced Basic | Enhanced C |
|---|--|---|---|---|
| | Deluxe Care rider / Plus rider / Classic Care rider / Assist rider | | | |
| Treatment on CDL⁵ (each month) | Increased limit from 10x to 18x MSHL Limit (18x MSHL Limit) | Increased limit from 8x to 18x MSHL Limit (18x MSHL Limit) | Increased limit from 6x to 10x MSHL Limit (10x MSHL Limit) | Increased limit from 4x to 6x MSHL Limit (6x MSHL Limit) |
| Non-CDL treatment⁶ (each month) | No change (\$15,000) | No change (\$7,000) | No change (\$6,000) | No change (\$4,000) |

Table 12: Additional cancer drug treatment benefit limits (riders attached to ISIP and IS) for one primary cancer

| Type of treatment | Standard Plan | Plan P | Plan A | Plan B | Plan C |
|--|--|---|---|--|--|
| | Deluxe Care rider / Plus rider / Classic Care rider / Assist rider | | | | |
| Treatment on CDL ⁵ (each month) | No change | Increased limit from 8x to 10x MSHL Limit | Increased limit from 6x to 10x MSHL Limit | Increased limit from 4x to 6x MSHL Limit | Increased limit from 2x to 6x MSHL Limit |
| | (6x MSHL Limit) | (10x MSHL Limit) | (10x MSHL Limit) | (6x MSHL Limit) | (6x MSHL Limit) |
| Non-CDL treatment ⁶ (each month) | No change (\$5,200) | No change (\$4,000) | No change (\$3,800) | No change (\$3,500) | No change (\$3,200) |

⁵ The additional 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. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

⁶ 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 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.

8. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred and Deluxe Care / Plus riders for one primary cancer?

Please refer to the tables below for the claims illustrations of how the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred and Deluxe Care / Plus rider for one primary cancer.

Table 13: Claims illustration of a CDL treatment claimed under Enhanced Preferred and Deluxe Care / Plus rider for one primary cancer

| Benefit | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Deluxe Care / Plus rider benefit limit | Total benefit limit ⁴ |
|--|------------------------------------|---|--|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | \$2,000 | 5x \$2,000 = \$10,000 | 18x \$2,000 = \$36,000 | \$46,000 |
| Cancer drug services ^{2,3} (each policy year) | \$3,600 | 5x \$3,600 = \$18,000 | Not applicable | \$18,000 |
| Cancer drug treatment (Non-CDL) ⁶ (each month) | Not applicable for a CDL treatment | | | |

Table 14: Claims illustration of a Non-CDL treatment claimed under Enhanced Preferred and Deluxe Care / Plus rider for one primary cancer

| Benefit | MSHL Limit | Enhanced Preferred Benefit Limit ⁴ | Deluxe Care / Plus rider Benefit Limit | Total Benefit Limit ⁴ |
|---|--|---|--|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | Not applicable for a Non-CDL treatment | | | |
| Cancer drug services ^{2,3} (each policy year) | \$3,600 | 5x \$3,600 = \$18,000 | Not applicable | \$18,000 |
| Cancer drug treatment (Non-CDL) ⁶ (each month) | Not applicable | Not applicable | \$15,000 | \$15,000 |

¹ 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.

² 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.

³ The MSHL Limits listed above are correct as of 1 September 2024.

⁴ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-rata as set out in the Schedule of Benefits.

⁶ 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 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.

9. What are the additional cancer drug treatment benefit limits for riders attached to EIS, ISIP and IS for multiple primary cancers?

From 1 September 2024, upon renewal of your policy, the additional cancer drug treatment benefit limits for riders attached to EIS, ISIP and IS for multiple primary cancers are summarised in the tables below.

Table 15: Additional cancer drug treatment benefit limits (riders attached to EIS) for multiple primary cancers

| Type of treatment | Enhanced Preferred | Enhanced Advantage | Enhanced Basic | Enhanced C |
|---|--|-------------------------------------|-------------------------------------|-------------------------------------|
| | Deluxe Care rider / Plus rider / Classic Care rider / Assist rider | | | |
| Treatment on CDL ⁵ (each month) | Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer | | | |
| Non-CDL treatment ⁶ (each month) | \$15,000 x number of primary cancers | \$7,000 x number of primary cancers | \$6,000 x number of primary cancers | \$4,000 x number of primary cancers |

Table 16: Additional cancer drug treatment benefit limits (riders attached to ISIP and IS) for multiple primary cancers

| Type of treatment | Standard Plan | Plan P | Plan A | Plan B | Plan C |
|---|--|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Deluxe Care rider / Plus rider / Classic Care rider / Assist rider | | | | |
| Treatment on CDL ⁵ (each month) | Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer | | | | |
| Non-CDL treatment ⁶ (each month) | \$5,200 x number of primary cancers | \$4,000 x number of primary cancers | \$3,800 x number of primary cancers | \$3,500 x number of primary cancers | \$3,200 x number of primary cancers |

⁵ The additional 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. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

⁶ 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 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.

10. How will the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred and Deluxe Care / Plus riders for multiple primary cancers?

Please refer to the tables below for the claims illustrations of how the cancer drug treatment and cancer drug services benefit limits work for Enhanced Preferred and Deluxe Care / Plus rider for three primary cancers.

Table 17: Claims illustration of a CDL treatment claimed under Enhanced Preferred and Deluxe Care / Plus rider for three primary cancers

| Benefit | Cancer | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Deluxe Care / Plus rider benefit limit | Total benefit limit ⁴ |
|---|--------|------------------------------------|---|--|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | 1 | \$200 | 5x \$500 = \$2,500 | 18x \$500 = \$9,000 | \$144,900 |
| | | \$500 | | | |
| | 2 | \$900 | 5x \$5,000 = \$25,000 | 18x \$5,000 = \$90,000 | |
| | | \$1,000 | | | |
| | | \$5,000 | | | |
| | 3 | \$800 | 5x \$800 = \$4,000 | 18x \$800 = \$14,400 | |
| Cancer drug services ^{2,3} (each policy year) | 1 | \$7,200 | 5x \$7,200 = \$36,000 | Not applicable | |
| | 2 | | | | |
| | 3 | | | | |
| Cancer drug treatment (Non-CDL) ⁶ (each month) | 1 | Not applicable for a CDL treatment | | | |
| | 2 | | | | |
| | 3 | | | | |

Table 18: Claims illustration of a Non-CDL treatment claimed under Enhanced Preferred and Deluxe Care / Plus rider for three primary cancers

| Benefit | Cancer | MSHL Limit | Enhanced Preferred benefit limit ⁴ | Deluxe Care / Plus rider benefit limit | Total benefit limit ⁴ |
|---|--------|--|---|--|----------------------------------|
| Cancer drug treatment (CDL) ¹ (each month) | 1 | Not applicable for a Non-CDL treatment | Not applicable | Not applicable | Not applicable |
| | 2 | | | | |
| | 3 | | | | |
| Cancer drug services ^{2,3} (each policy year) | 1 | \$7,200 | 5x \$7,200 = \$36,000 | Not applicable | \$36,000 |
| | 2 | | | | |
| | 3 | | | | |
| Cancer drug treatment (Non-CDL) ⁶ (each month) | 1 | Not applicable | Not applicable | \$15,000 x 3 = \$45,000 | \$45,000 |
| | 2 | | | | |
| | 3 | | | | |

¹ 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.

² 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.

³ The MSHL Limits listed above are correct as of 1 September 2024.

⁴ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-rata as set out in the Schedule of Benefits.

⁶ 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 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.

11. Why is the Additional Non-panel Payment (ANP) renamed to Extended panel and Non-panel Payment (ENP)?

From 1 September 2024, upon renewal of your policy, Additional Non-panel Payment (ANP) will be renamed to Extended panel and Non-panel Payment (ENP) to provide clearer understanding that ENP is applicable to treatments by both extended panel and non-panel specialists. The change of name does not affect the amount of ENP payable (up to \$2,000 each policy year).

(C) Introduction of Welcome Discount for EIS, ISIP, Deluxe Care and Classic Care riders

12. What is Welcome Discount about?

From 1 September 2024 to 31 August 2025, a one-time 20% Welcome Discount will be applicable to the first-year premium for any new application for Enhanced Preferred, Enhanced Advantage, Enhanced Basic, IncomeShield Standard Plan, Deluxe Care rider and Classic Care rider.

The Welcome Discount is applicable to the premium payable for additional private insurance coverage portion (does not include the MediShield Life (MSHL) portion) of the main plans and the entire premium for the riders, if the rider is taken up together with the main plan at the same time.



The Welcome Discount is only applicable if there is no additional exclusion or premium loading applied to the policy upon policy issuance.

The Welcome Discount will not be applicable to any subsequent plans and riders. These include upgrade or downgrade of plans and riders, and new riders.

Please refer to the [Welcome Discount Terms and Conditions](#) for full details.

13. If there is an IncomeShield promotion, would it be added together with the Welcome Discount?

Yes, the Welcome Discount will be added together with the IncomeShield promotion. Only one additional promotion can be added together with the Welcome Discount. Currently the IncomeShield promotion is only applicable to the main plan.

14. As a Public Officer, can I get both the Public Services Division (PSD) discount and IncomeShield promotion together? Would they be added together with the Welcome Discount?

You can only choose either the PSD discount or the IncomeShield promotion, but not both. The Welcome Discount will be added together with the option that you had chosen.

15. How can I know the discounts applicable to my policy?

Once your policy's application is approved, any discount amount applicable to your policy will be reflected in the IncomeShield's Notice of Payment (Letter of Acceptance). The discount amount reflected will be the total of Welcome Discount + any other discount applicable to your policy.

16. How can I calculate my premium payable after applicable discounts?

Please refer to the table below for some examples of how discounts are to be added together (if applicable) for a new business insured aged 30 (at next birthday) purchasing Enhanced IncomeShield Preferred Plan and Deluxe Care rider. Note that premiums quoted are inclusive of prevailing GST rate.

| Scenario | Discount | MSHL premium payable (Discounts are not applicable) | Enhanced Preferred premium payable | Deluxe Care premium payable | Total premium payable |
|------------------------------------|---|---|------------------------------------|-----------------------------------|-----------------------|
| No IncomeShield promotion | 20% Welcome Discount on <ul style="list-style-type: none"> IP premium (excluding MSHL) and Deluxe Care rider | \$254.67 | $\$267.00 \times 80\% = \213.60 | $\$875.00 \times 80\% = \700.00 | \$1,168.27 |
| There is an IncomeShield promotion | 20% Welcome Discount on <ul style="list-style-type: none"> IP premium (excluding MSHL) and Deluxe Care rider | \$254.67 | $\$267.00 \times 60\% = \160.20 | $\$875.00 \times 80\% = \700.00 | \$1,114.87 |
| | 20% IncomeShield promotion on <ul style="list-style-type: none"> IP premium (excluding MSHL) | | | | |

(D) Premium changes for EIS, IS, ISIP & Deluxe Care, Classic Care, Plus and Assist riders

17. Why are the premiums increased for these plans and riders?

With the annual review of our IncomeShield plans and their scope of coverage to ensure that they keep pace with the needs of our policyholders and medical advancements, we adjust premiums accordingly, taking into consideration also our claims experience for the year. This enables us to manage our IP portfolio sustainably so that we can continue to meet our policyholder's long-term healthcare needs amidst double-digit medical inflation in Singapore.

The premium adjustments are made against the backdrop that premiums have not changed for a significant period. The premiums of our private hospital main plan (Enhanced Preferred) were unchanged for the past two years. We also did not increase the premiums of our restructured hospital main plans (Enhanced Advantage and Enhanced Basic) for nine years, since 2015. In fact, a premium reduction of our restructured hospital main plans took place in 2021 during the COVID-19 pandemic.

Despite the premium increase, Income Insurance is set on offering value to policyholders via strong benefit upgrades. This is to meet policyholders' prevalent needs, especially in cancer coverage.

We also remain conscientious in our approach and currently do not subject our customers to higher premiums when they make a claim.

The premium adjustments, which differ across age bands, apply to all IncomeShield plans and riders from 1 September 2024, upon renewal of the policy. You can view the new premium rates at income.com.sg/premium-changes.

(E) Renewal notice letter changes

18. What are the changes to the renewal notice letter?

For a better customer experience, we have improved the endorsement section.

Instead of providing an endorsement of only the revised clauses, we will now include the full revised policy conditions in the endorsement. The endorsement and its accompanying summarised changes section will be available for you to access digitally as a separate document.

19. How can I view the endorsement of my revised policy conditions when I receive my renewal notice letter?

The endorsement and its accompanying summarised changes section will be available for you to access digitally as a separate document.

In the renewal notice letter's "Changes to policy conditions" section, there will be a QR code and URL link to direct you to download the Endorsement document as a PDF.

The endorsement document will be tailored to your plan type. For example, a policyholder with the Enhanced Preferred and Deluxe Care rider plan will only receive the endorsement for the Enhanced IncomeShield and Deluxe Care rider.

For a seamless customer experience, both the renewal notice letter and endorsement are also available via My Income Online Portal in which you can easily access using your SingPass.

20. How can I get more information or seek clarifications on these benefits and premium changes?

You may refer to income.com.sg/health-insurance/enhanced-incomeshield for more information. Should you have further queries, we would be most happy to assist you via your preferred mode of contact at income.com.sg/contact-us.

-end-

Information is correct as at 1 September 2024.