

## Enhanced IncomeShield

The tables below show the policy and rider benefit limits.

Please refer to your policy conditions for the precise terms, conditions and exclusions of the respective benefits.

### Enhanced IncomeShield

#### Cancer Drug Treatment and Cancer Drug Services Benefit Limits for One Primary Cancer

Benefit	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
Cancer Drug Treatment <sup>1</sup> (each month)	5x MSHL Limit for one primary cancer			3x MSHL Limit for one primary cancer
Cancer Drug Services <sup>2</sup> (each policy year)	5x MSHL Limit for one primary cancer			3x MSHL Limit for one primary cancer

<sup>1</sup> 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" (<https://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.

<sup>2</sup> 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 (<https://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.

### Enhanced IncomeShield

#### Cancer Drug Treatment and Cancer Drug Services Benefit Limits for Multiple Primary Cancers

Benefit	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
Cancer Drug Treatment <sup>1</sup> (each month)	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer			
Cancer Drug Services <sup>2</sup> (each policy year)	5x MSHL Limit for multiple primary cancers			3x MSHL Limit for multiple primary cancers

<sup>1</sup> 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" (<https://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.

<sup>2</sup> 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 (<https://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.

### Enhanced IncomeShield

#### Inpatient Psychiatric Treatment Benefit Limits

Benefit	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
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	

### Deluxe Care Rider / Plus Rider

#### **Additional Cancer Drug Treatment Benefit Limits for One Primary Cancer**

Types of Cancer Drug Treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Deluxe Care Rider / Plus Rider			
CDL <sup>3</sup> (each month)	18x MSHL Limit		10x MSHL Limit	6x MSHL Limit
Non-CDL <sup>4</sup> (each month)	\$15,000	\$7,000	\$6,000	\$4,000

### Deluxe Care Rider / Plus Rider

#### **Additional Cancer Drug Treatment Benefit Limits for Multiple Primary Cancers**

Types of Cancer Drug Treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Deluxe Care Rider / Plus Rider			
CDL <sup>3</sup> (each month)	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer			
Non-CDL <sup>4</sup> (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

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

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

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

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

**Classic Care Rider / Assist Rider**

**Additional Cancer Drug Treatment Benefit Limits for One Primary Cancer**

Types of Cancer Drug Treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Classic Care Rider / Assist Rider			
CDL <sup>3</sup> (each month)	18x MSHL Limit		10x MSHL Limit	6x MSHL Limit
Non-CDL <sup>4</sup> (each month)	\$15,000	\$7,000	\$6,000	\$4,000

**Classic Care Rider / Assist Rider**

**Additional Cancer Drug Treatment Benefit Limits for Multiple Primary Cancers**

Types of Cancer Drug Treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Classic Care Rider / Assist Rider			
CDL <sup>3</sup> (each month)	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer			
Non-CDL <sup>4</sup> (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

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

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

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

<sup>4</sup> The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website <https://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.