



IncomeShield Standard Plan

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.

IncomeShield Standard Plan

Additional Cancer Drug Treatment Benefit Limit for One Primary Cancer

Benefit	Standard Plan
Cancer Drug Treatment¹ (each month)	3x MSHL Limit for one primary cancer
Cancer Drug Services² (each policy year)	2x MSHL Limit for one primary cancer

1 For cancer drug treatment on the Cancer Drug List (CDL), the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment. The latest MSHL limits are shown under "MediShield Life Claim Limit per month" in the CDL on MOH's website (go.gov.sg/moh-cancerdruglist). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

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.

IncomeShield Standard Plan

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

Benefit	Standard Plan
Cancer Drug Treatment¹ (each month)	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer
Cancer Drug Services² (each policy year)	2x MSHL Limit for multiple primary cancers

1 For cancer drug treatment on the Cancer Drug List (CDL), the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment. The latest MSHL limits are shown under "MediShield Life Claim Limit per month" in the CDL on MOH's website (go.gov.sg/moh-cancerdruglist). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

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.

Deluxe Care Rider / Plus Rider

Additional Cancer Drug Treatment Benefit Limit for One Primary Cancer

Types of Cancer Drug Treatment	Standard Plan
	Deluxe Care Rider / Plus Rider
CDL ³ (each month)	6x MSHL Limit
Non-CDL ⁴ (each month)	\$5,200

Deluxe Care Rider / Plus Rider

Additional Cancer Drug Treatment Benefit Limit for Multiple Primary Cancers³

Types of Cancer Drug Treatment	Standard Plan
	Deluxe Care Rider / Plus Rider
CDL ³ (each month)	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer
Non-CDL ⁴ (each month)	\$5,200 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 ³	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 ⁴	10% of the benefits due under your rider (no co-payment limit)

³ 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 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.

⁴ 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 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 Limit for One Primary Cancer

Types of Cancer Drug Treatment	Standard Plan
	Classic Care Rider / Assist Rider
CDL ³ (each month)	6x MSHL Limit
Non-CDL ⁴ (each month)	\$5,200

Classic Care Rider / Assist Rider

Additional Cancer Drug Treatment Benefit Limit for Multiple Primary Cancers³

Types of Cancer Drug Treatment	Standard Plan
	Classic Care Rider / Assist Rider
CDL ³ (each month)	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer
Non-CDL ⁴ (each month)	\$5,200 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 ³	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 ⁴	20% of the benefits due under your rider (no co-payment limit)

³ 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 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.

⁴ 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 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.