

PRODUCT INFORMATION PROVIDED FOR REFERENCE AND NOT INTENDED FOR SALES PURPOSE

Deluxe Care Rider (IncomeShield Standard Plan)

Product information

This is a rider that can be added to the IncomeShield Standard Plan. It can be taken up only if the insured person under this rider is covered under the IncomeShield Standard Plan.

Benefits we will pay

Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel¹, we will apply a co-payment limit as shown in the table:

¹ The Panel means a registered medical practitioner, specialist, hospital or medical institution who is on Income's approved list. Please refer to www.income.com.sg for the approved list. The list may be updated from time to time.

Types of Treatment	Co-payment
Treatment not provided by our panel ¹	5% of the benefits due under your policy
Treatment provided by our panel ¹	5% of the benefits due under your policy, up to a co-payment limit of \$3,000 for each policy year

For pre-hospitalisation treatment, post-hospitalisation treatment or special benefits claim(s) (if it applies), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel¹.

For consultation fees, medicines, examinations and tests for outpatient hospital treatment claim, we will not apply the co-payment limit if the insured's stereotactic radiotherapy, radiotherapy, chemotherapy, immunotherapy (if it applies) or outpatient renal dialysis is not provided by our panel¹.

For each claim that meets the limits on special benefits (if it applies) or limit in each policy year of your policy, the co-payment for that claim will not be added towards the co-payment limit of \$3,000 for each policy year.

When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, stereotactic radiotherapy, radiotherapy, chemotherapy, immunotherapy (if it applies) or outpatient renal dialysis, we will apply the co-payment limit as long as the main (or primary) treating registered medical practitioner or specialist is part of our panel¹.

Additional non-panel payment

There is no additional non-panel payment under this rider from the cover start date. However, we may apply an additional non-panel payment to this rider at the renewal date by giving you at least 30 days' written notice.

Extra bed benefit

If during the insured's stay in hospital their parent or guardian stays and shares the same room, we will refund up to \$80 for each day the parent or guardian stays. We will pay up to 10 days for each stay in hospital. This applies only if the insured is a child aged 18 or below during the stay in hospital.

The co-payment and additional non-panel payment of this rider does not apply to any claim for this benefit.

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The product conditions – what you need to know

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your adviser if you have more questions.

Deductible and co-insurance

While the rider is in force, there is no deductible or co-insurance due under the IncomeShield Standard Plan.

However, you must make the co-payment and additional non-panel payment (if it applies) before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and additional non-panel payment.

We will apply the co-payment followed by the additional non-panel payment (if it applies).

Start of Cover

We will start the cover after we have approved your application, and full premium payment is received by Income. The start date of the rider will be shown in the Rider Endorsement.

Terms of renewal

We will automatically renew the cover if you have paid the premium within 60 days from the renewal date of the rider, based on the insured's age on their next birthday.

Cancellation

You can cancel the rider by giving us at least 30 days' written notice. This will not affect the main policy.

Ending the rider

If your main policy is cancelled, ends or has lapsed for any reason, the rider will automatically and immediately end even if the period of grace for premium has not come to an end.

Changing the terms and conditions

We may change the premiums, benefits or cover or the terms and conditions of the policy contract at any time by giving you at least 30 days' written notice to your last-known address.

Exclusions

All exclusions under the main policy will also apply to the rider.

Claim

For Deluxe Care Rider, we will assess your claim based on the Claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a Claim form, Original final bill (fully settled) and Copy of settlement details from other insurers (if applicable).

Change in premium

You will need to pay the agreed premium to keep the rider in force. The premium that you pay for the rider may change. We will give you at least 30 days' written notice of any change to your last-known address.

Reinstatement

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. When we reinstate the rider, we may add exclusions or charge extra premiums from the date of reinstatement if there is a change in the insured person's medical or physical condition.

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Deluxe Care Rider – yearly premium rates (Premiums include GST.)

Age next birthday ²	Standard Plan	Age next birthday ²	Standard Plan
1 - 18	\$88	76 - 78	\$829
19 - 30	\$95	79 - 80	\$1,000
31 - 35	\$107	81 - 83	\$1,152
36 - 40	\$113	84 - 85	\$1,272
41 - 45	\$178	86 - 88	\$1,402
46 - 50	\$199	89 - 90	\$1,535
51 - 55	\$246	91 - 93	\$1,676
56 - 60	\$265	94 - 95	\$1,776
61 - 65	\$356	96 - 98	\$1,890
66 - 70	\$459	99 - 100	\$2,015
71 - 73	\$579	over 100	\$2,092
74 - 75	\$694		

² The last entry age is 75, based on the insured's age next birthday under this rider.

The above yearly premium rates apply to this rider from 1 March 2019 onwards. Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

PRODUCT INFORMATION PROVIDED FOR REFERENCE AND NOT INTENDED FOR SALES PURPOSE

Classic Care Rider (IncomeShield Standard Plan)

Product information

This is a rider that can be added to the IncomeShield Standard Plan. It can be taken up only if the insured person under this rider is covered under the IncomeShield Standard Plan.

Benefits we will pay

Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel¹, we will apply a co-payment limit as shown in the table:

¹ The Panel means a registered medical practitioner, specialist, hospital or medical institution who is on Income's approved list. Please refer to www.income.com.sg for the approved list. The list may be updated from time to time.

Types of Treatment	Co-payment
Treatment not provided by our panel ¹	10% of the benefits due under your policy
Treatment provided by our panel ¹	10% of the benefits due under your policy, up to a co-payment limit of \$3,000 for each policy year

For pre-hospitalisation treatment, post-hospitalisation treatment or special benefits claim(s) (if it applies), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel¹.

For consultation fees, medicines, examinations and tests for outpatient hospital treatment claim, we will not apply the co-payment limit if the insured's stereotactic radiotherapy, radiotherapy, chemotherapy, immunotherapy (if it applies) or outpatient renal dialysis is not provided by our panel¹.

For each claim that meets the limits on special benefits (if it applies) or limit in each policy year of your policy, the co-payment for that claim will not be added towards the co-payment limit of \$3,000 for each policy year.

When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, stereotactic radiotherapy, radiotherapy, chemotherapy, immunotherapy (if it applies) or outpatient renal dialysis, we will apply the co-payment limit as long as the main (or primary) treating registered medical practitioner or specialist is part of our panel¹.

Additional non-panel payment

With this rider, you will have to make an additional non-panel payment of up to \$2,000 in each policy year for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits claim(s) (if it applies) if the treatment during the insured's stay in hospital is not provided by our panel¹.

When there is more than one treating registered medical practitioner or specialist for the insured's same stay in hospital, the additional non-panel payment will apply as long as the main (or primary) treating registered medical practitioner or specialist is not part of our panel¹.

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Extra bed benefit

If during the insured's stay in hospital their parent or guardian stays and shares the same room, we will refund up to \$80 for each day the parent or guardian stays. We will pay up to 10 days for each stay in hospital. This applies only if the insured is a child aged 18 or below during the stay in hospital.

The co-payment and additional non-panel payment of this rider does not apply to any claim for this benefit.

The product conditions – what you need to know

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your adviser if you have more questions.

Deductible and co-insurance

While the rider is in force, there is no deductible or co-insurance due under the IncomeShield Standard Plan.

However, you must make the co-payment and additional non-panel payment (if it applies) before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and additional non-panel payment.

We will apply the co-payment followed by the additional non-panel payment (if it applies).

Start of Cover

We will start the cover after we have approved your application, and full premium payment is received by Income. The start date of the rider will be shown in the Rider Endorsement.

Terms of renewal

We will automatically renew the cover if you have paid the premium within 60 days from the renewal date of the rider, based on the insured's age on their next birthday.

Cancellation

You can cancel the rider by giving us at least 30 days' written notice. This will not affect the main policy.

Ending the rider

If your main policy is cancelled, ends or has lapsed for any reason, the rider will automatically and immediately end even if the period of grace for premium has not come to an end.

Changing the terms and conditions

We may change the premiums, benefits or cover or the terms and conditions of the policy contract at any time by giving you at least 30 days' written notice to your last-known address.

Exclusions

All exclusions under the main policy will also apply to the rider.

Claim

For Classic Care Rider, we will assess your claim based on the Claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a Claim form, Original final bill (fully settled) and Copy of settlement details from other insurers (if applicable).

Change in premium

You will need to pay the agreed premium to keep the rider in force. The premium that you pay for the rider may change. We will give you at least 30 days' written notice of any change to your last-known address.

PRODUCT INFORMATION PROVIDED FOR REFERENCE AND NOT INTENDED FOR SALES PURPOSE

Reinstatement

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. When we reinstate the rider, we may add exclusions or charge extra premiums from the date of reinstatement if there is a change in the insured person's medical or physical condition.

Classic Care Rider – yearly premium rates (Premiums include GST.)

Age next birthday ²	Standard Plan	Age next birthday ²	Standard Plan
1 - 18	\$64	76 - 78	\$581
19 - 30	\$70	79 - 80	\$677
31 - 35	\$78	81 - 83	\$756
36 - 40	\$83	84 - 85	\$832
41 - 45	\$132	86 - 88	\$1,060
46 - 50	\$140	89 - 90	\$1,150
51 - 55	\$175	91 - 93	\$1,348
56 - 60	\$181	94 - 95	\$1,444
61 - 65	\$250	96 - 98	\$1,543
66 - 70	\$328	99 - 100	\$1,639
71 - 73	\$397	over 100	\$1,698
74 - 75	\$492		

² The last entry age is 75, based on the insured's age next birthday under this rider.

The above yearly premium rates apply to this rider from 1 March 2019 onwards. Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

Disclaimer

This does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.