



# Protecting *your* health

## IncomeShield Standard Plan

HEALTH INSURANCE

Protection for ward Class B1.

A hospital stay can be a stressful experience. Therefore, it is important to know that you are covered during the stay. IncomeShield Standard Plan is a MediSave-approved Integrated Shield Plan (IP) that consists of two parts – the MediShield Life portion and enhanced benefits provided by Income. It takes care of your hospital and surgical expenses<sup>1</sup>, ensuring that you focus on making a full recovery in comfort.

### Why is it good for me?

- 1 **Unlimited lifetime coverage<sup>2</sup>**
- 2 **Letter of Guarantee<sup>3</sup>** to waive hospital deposits
- 3 **Premiums payable with MediSave** (main plan only)
- 4 **Ease of access** to a panel<sup>4</sup> of specialists for your medical care
- 5 **Option to enhance coverage** with Deluxe Care Rider and Classic Care Rider

# IncomeShield Standard Plan

HEALTH INSURANCE

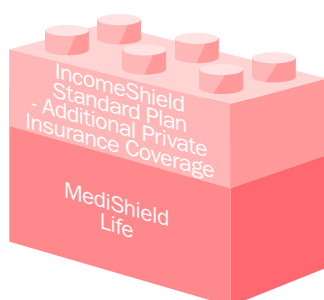
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## MediShield Life and IncomeShield Standard Plan

IncomeShield Standard Plan is an Integrated Shield Plan which consists of two parts – the MediShield Life portion and an additional private insurance coverage portion. MediShield Life is a national health insurance scheme for all Singapore Citizens and Permanent Residents.

If you are covered under IncomeShield Standard Plan, you will enjoy the combined benefits of MediShield Life, which is administered by the Central Provident Fund Board, and the enhanced benefits of the additional private insurance coverage portion, which is provided by Income.

If you would like to find out more details about MediShield Life, and subsidies that you may be eligible for, please refer to [www.medishieldlife.sg](http://www.medishieldlife.sg).



## Unlimited lifetime coverage

You are covered, for life. With no lifetime limit<sup>2</sup> on your hospital claims, IncomeShield Standard Plan helps to reduce the financial stress on you and your family should you have to stay in hospital.

## Letter of Guarantee

A Letter of Guarantee<sup>3</sup> makes hospital admission easier by waiving deposits required by hospitals.

# IncomeShield Standard Plan

HEALTH INSURANCE

## Affordable and flexible

Use your CPF MediSave to pay your premiums. With MediShield Life, the MediSave withdrawal limit is restructured to two parts:

MediShield Life	Additional Withdrawal Limit (AWL) for additional private insurance coverage
MediShield Life premiums can be fully payable by MediSave.	The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your IncomeShield Standard Plan's additional private insurance coverage premiums.

The maximum MediSave that can be used to pay for each insured annually depends on the insured's age at their next birthday.

Additional Withdrawal Limits (AWLs) for additional private insurance coverage	
Age next birthday	From 1 Nov 2015
1 to 40	\$300
41 to 70	\$600
71 and above	\$900

## Panel<sup>4</sup> clinics

Enjoy ease of access to a panel<sup>4</sup> of trusted private medical specialists for your medical care.

- Access to more than 200 private medical specialists across various specialties and sub-specialties
- Hassle-free appointment booking with trusted and experienced private medical specialists

It is important for you to consider your IncomeShield plan type before you consult our panel of private medical specialists. IncomeShield Standard Plan only provides coverage for ward class B1 under a restructured hospital. You will incur additional costs for medical consultation and treatment by private medical specialists, including those from our panel<sup>4</sup>.

## Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at [www.income.com.sg/IncomeTreats](http://www.income.com.sg/IncomeTreats).

# IncomeShield Standard Plan

HEALTH INSURANCE

Benefits	MediShield Life	IncomeShield Standard Plan (Payout includes MediShield Life payout)
Ward entitlement		Restructured hospital for ward class B1 and below
<b>Inpatient hospital treatment</b>	<b>Limits of compensation</b>	
Room, board and medical-related services (each day) <sup>5</sup>	\$700	\$1,700
Intensive care unit (ICU) and medical-related services (each day) <sup>6</sup>	\$1,200	\$2,900
Surgical benefit (including day surgery) Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health in its latest surgical operation fees table:		
- Table 1 (less complex procedures)	\$200	\$590
- Table 2	\$480	\$1,670
- Table 3	\$900	\$3,290
- Table 4	\$1,150	\$4,990
- Table 5	\$1,400	\$8,760
- Table 6	\$1,850	\$11,670
- Table 7 (more complex procedures)	\$2,000	\$16,720
Surgical implants <sup>6</sup>	\$7,000 (each treatment)	\$9,800 (each admission)
Gamma knife and novalis radiosurgery (for each procedure)	\$4,800	\$9,600
Staying in a community hospital (each day) <sup>5, 7</sup>	\$350	\$650
Inpatient psychiatric treatment (each day, up to 35 days for each policy year)	\$100	\$500
<b>Outpatient hospital treatment</b>	<b>Limits of compensation</b>	
Stereotactic radiotherapy for cancer (for each session)	\$1,800	\$1,800
Radiotherapy for cancer (for each session)		
- External or superficial	\$140	\$550
- Brachytherapy with or without external	\$500	\$1,100
Chemotherapy for cancer (each month)	\$3,000	\$5,200
Renal dialysis (each month)	\$1,000	\$2,750
Erythropoietin and other drugs approved under MediShield Life for chronic renal failure (each month)	\$200	\$450
Cyclosporin or tacrolimus and other drugs approved under MediShield Life for organ transplant (each month)	\$200	\$1,200
<b>Limit in each policy year</b>	\$100,000	\$150,000
<b>Limit in each lifetime</b>	Unlimited	Unlimited
<b>Last entry age (age next birthday)</b>	Does not apply	Does not apply
<b>Maximum coverage age</b>	Lifetime	Lifetime

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# IncomeShield Standard Plan

HEALTH INSURANCE

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Benefits	MediShield Life		IncomeShield Standard Plan (Payout includes MediShield Life payout)		
	SG	PR	SG	PR	FR
<b>Pro-ration factor<sup>8</sup></b>					
<b>Inpatient</b>					
- Restructured hospital					
- Ward class C	100%	44%	Does not apply	Does not apply	Does not apply
- Ward class B2	100%	58%	Does not apply	Does not apply	Does not apply
- Ward class B2+	70%	47%	Does not apply	Does not apply	Does not apply
- Ward class B1	43%	38%	Does not apply	90%	80%
- Ward class A	35%	35%	80%	80%	80%
- Private hospital or private medical institution	35%	35%	50%	50%	50%
- Community hospital					
- Ward class C, B2 or B2+	100%	50%	Does not apply	Does not apply	Does not apply
- Ward class B1	50%	50%	Does not apply	90%	80%
- Ward class A	50%	50%	80%	80%	80%
<b>Day surgery or short-stay ward</b>					
- Restructured hospital subsidised	100%	58%	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	35%	35%	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution	35%	35%	65%	65%	65%
<b>Outpatient hospital treatment</b>					
- Restructured hospital subsidised	100%	67%	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised <sup>9</sup>	50%	50%	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution <sup>9</sup>	50%	50%	65%	65%	65%
SG: Singapore Citizen PR: Singapore Permanent Resident FR: Foreigner					

# IncomeShield Standard Plan

HEALTH INSURANCE

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Benefits	MediShield Life	IncomeShield Standard Plan (Payout includes MediShield Life payout)
<b>Deductible for each policy year for an insured aged 80 years or below at next birthday<sup>10</sup></b>		
Inpatient		
- Restructured hospital		
- Ward class C	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000
- Ward class B1	\$2,000	\$2,500
- Ward class A	\$2,000	\$2,500
- Private hospital or private medical institution	\$2,000	\$2,500
- Community hospital		
- Ward class C	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000
- Ward class B1	\$2,000	\$2,500
- Ward class A	\$2,000	\$2,500
Day surgery or short-stay ward		
- Subsidised	\$1,500	\$1,500
- Non-subsidised	\$1,500	\$2,000
<b>Deductible for each policy year for an insured aged over 80 years at next birthday<sup>10</sup></b>		
Inpatient		
- Restructured hospital		
- Ward class C	\$2,000	\$2,000
- Ward class B2 or B2+	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,000
- Ward class A	\$3,000	\$3,000
- Private hospital or private medical institution	\$3,000	\$3,000
- Community hospital		
- Ward class C	\$2,000	\$2,000
- Ward class B2 or B2+	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,000
- Ward class A	\$3,000	\$3,000
Day surgery or short-stay ward		
- Subsidised	\$3,000	\$3,000
- Non-subsidised	\$3,000	\$3,000
<b>Co-insurance</b>		
Inpatient hospital treatment		
- Claimable amount <sup>11</sup>		
- \$0 - \$3,000	10%	10%
- \$3,001 - \$5,000	10%	10%
- \$5,001 - \$10,000	5%	10%
- Above \$10,000	3%	10%
Outpatient hospital treatment	10%	10%

# IncomeShield Standard Plan

HEALTH INSURANCE

## Table of Premium Rates

IncomeShield Standard Plan Yearly Premium Rates<sup>12</sup> for insured person who is a Singapore Citizen or Permanent Resident

Age next birthday	MediShield Life Premiums (Fully payable by MediSave) <sup>^</sup>	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage	
			IncomeShield Standard Plan	
			Premiums	Cash outlay <sup>~</sup>
1 to 18	\$130	\$300	\$35	-
19 to 20	\$130		\$35	-
21 to 30	\$195		\$44	-
31 to 35	\$310		\$59	-
36 to 40	\$310		\$63	-
41 to 45	\$435	\$600	\$96	-
46 to 50	\$435		\$116	-
51 to 55	\$630		\$120	-
56 to 60	\$630		\$129	-
61 to 65	\$755		\$206	-
66 to 70	\$815		\$385	-
71 to 73	\$885		\$566	-
74 to 75	\$975		\$670	-
76 to 78	\$1,130		\$800	-
79 to 80	\$1,175		\$848	-
81 to 83	\$1,250	\$900	\$918	\$18
84 to 85	\$1,430		\$1,081	\$181
86 to 88	\$1,500		\$1,292	\$392
89 to 90	\$1,500		\$1,389	\$489
91 to 93	\$1,530		\$1,500	\$600
94 to 95	\$1,530		\$1,595	\$695
96 to 98	\$1,530		\$1,843	\$943
99 to 100	\$1,530		\$1,927	\$1,027
Over 100	\$1,530		\$2,037	\$1,137

<sup>^</sup> Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave.

<sup>~</sup> This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to MediShield Life Premiums + Premiums for Additional private insurance coverage. For example, for an insured aged 30 (at next birthday), the total premium = \$195 + \$44 = \$239

# IncomeShield Standard Plan

HEALTH INSURANCE

## IncomeShield Standard Plan Yearly Premium Rates<sup>12</sup> for insured person who is a Foreigner

Age next birthday	Total MediSave Withdrawal Limits <sup>^</sup>	IncomeShield Standard Plan	
		Total Premiums	Cash outlay <sup>~</sup>
1 to 18	\$430	\$165	-
19 to 20	\$430	\$165	-
21 to 30	\$495	\$239	-
31 to 35	\$610	\$369	-
36 to 40	\$610	\$373	-
41 to 45	\$1,035	\$531	-
46 to 50	\$1,035	\$551	-
51 to 55	\$1,230	\$750	-
56 to 60	\$1,230	\$759	-
61 to 65	\$1,355	\$961	-
66 to 70	\$1,415	\$1,200	-
71 to 73	\$1,785	\$1,451	-
74 to 75	\$1,875	\$1,645	-
76 to 78	\$2,030	\$1,930	-
79 to 80	\$2,075	\$2,023	-
81 to 83	\$2,150	\$2,168	\$18
84 to 85	\$2,330	\$2,511	\$181
86 to 88	\$2,400	\$2,792	\$392
89 to 90	\$2,400	\$2,889	\$489
91 to 93	\$2,430	\$3,030	\$600
94 to 95	\$2,430	\$3,125	\$695
96 to 98	\$2,430	\$3,373	\$943
99 to 100	\$2,430	\$3,457	\$1,027
Over 100	\$2,430	\$3,567	\$1,137

<sup>^</sup> If you are paying for a foreigner whose plan does not have a MediShield Life portion, you can utilise an equivalent amount of MediSave to pay for his/her premiums.

<sup>~</sup> This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to the Total Premiums. For example, for an insured aged 30 (at next birthday), the total cash outlay will be \$239.

## Riders

Enhance your coverage with riders.

Riders are additional features that help you to customise your insurance plan to your specific needs so you will have additional protection and the assurance you desire for peace of mind. Depending on your particular needs, you can choose from Deluxe Care Rider and Classic Care Rider to supplement your IncomeShield Standard Plan.



# IncomeShield Standard Plan

HEALTH INSURANCE

## Deluxe Care Rider

Keeps your out-of-pocket expenses on hospital bill as low as possible.

1. Co-pay 5% of the claimable amount<sup>1</sup>.

	Treatment provided by our panel <sup>4</sup>	Treatment not provided by our panel <sup>4</sup>
Co-payment limit (each policy year)	Up to \$3,000	No limit

2. Zero<sup>13</sup> additional non-panel payment (each policy year) even if the treatment for your stay in the hospital is not provided by our panel<sup>4</sup>.
3. Receive up to \$80 per day (for a maximum of 10 days each hospital stay) for the cost of an extra bed for you to sleep over if your insured child<sup>14</sup> gets warded.

## Deluxe Care Rider Yearly Premium Rates<sup>12,15</sup>

Age next birthday <sup>^</sup>	Premiums
1 to 18	\$88
19 to 20	\$95
21 to 25	\$95
26 to 30	\$95
31 to 35	\$107
36 to 40	\$113
41 to 45	\$178
46 to 50	\$199
51 to 55	\$246
56 to 60	\$265
61 to 65	\$356
66 to 70	\$459
71 to 73	\$579
74 to 75	\$694
76 to 78	\$829
79 to 80	\$1,000
81 to 83	\$1,152
84 to 85	\$1,272
86 to 88	\$1,402
89 to 90	\$1,535
91 to 93	\$1,676
94 to 95	\$1,776
96 to 98	\$1,890
99 to 100	\$2,015
Over 100	\$2,092

<sup>^</sup> The last entry age is 75, based on the insured's age next birthday.

# IncomeShield Standard Plan

HEALTH INSURANCE

## Classic Care Rider

Keeps your hospital bill by panel specialists affordable.

1. Co-pay 10% of the claimable amount<sup>1</sup>.

	Treatment provided by our panel <sup>4</sup>	Treatment not provided by our panel <sup>4</sup>
Co-payment limit (each policy year)	Up to \$3,000	No limit

2. Up to \$2,000 additional non-panel payment (each policy year) if the treatment for your stay in the hospital is not provided by our panel<sup>4</sup>.
3. Receive up to \$80 per day (for a maximum of 10 days each hospital stay) for the cost of an extra bed for you to sleep over if your insured child<sup>14</sup> gets warded.

## Classic Care Rider Yearly Premium Rates<sup>12,15</sup>

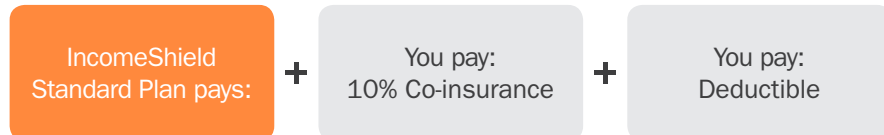
Age next birthday <sup>^</sup>	Premiums
1 to 18	\$64
19 to 20	\$70
21 to 25	\$70
26 to 30	\$70
31 to 35	\$78
36 to 40	\$83
41 to 45	\$132
46 to 50	\$140
51 to 55	\$175
56 to 60	\$181
61 to 65	\$250
66 to 70	\$328
71 to 73	\$397
74 to 75	\$492
76 to 78	\$581
79 to 80	\$677
81 to 83	\$756
84 to 85	\$832
86 to 88	\$1,060
89 to 90	\$1,150
91 to 93	\$1,348
94 to 95	\$1,444
96 to 98	\$1,543
99 to 100	\$1,639
Over 100	\$1,698

<sup>^</sup> The last entry age is 75, based on the insured's age next birthday.

# IncomeShield Standard Plan

HEALTH INSURANCE

## How IncomeShield Standard Plan works for you



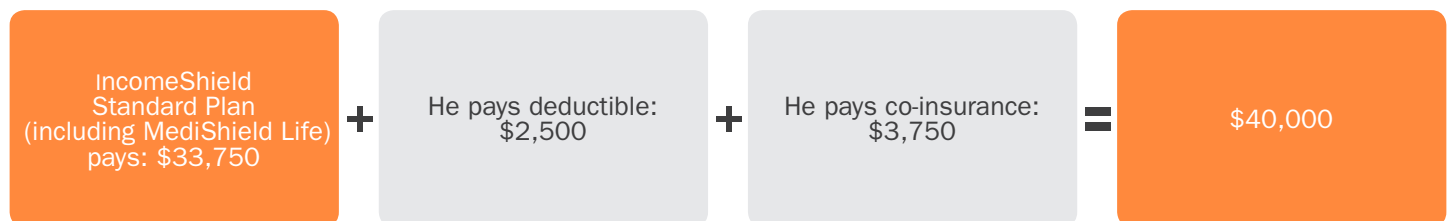
Deductible: Amount per policy year you would need to pay for claims made in a policy year, before there is a payout from IncomeShield Standard Plan

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

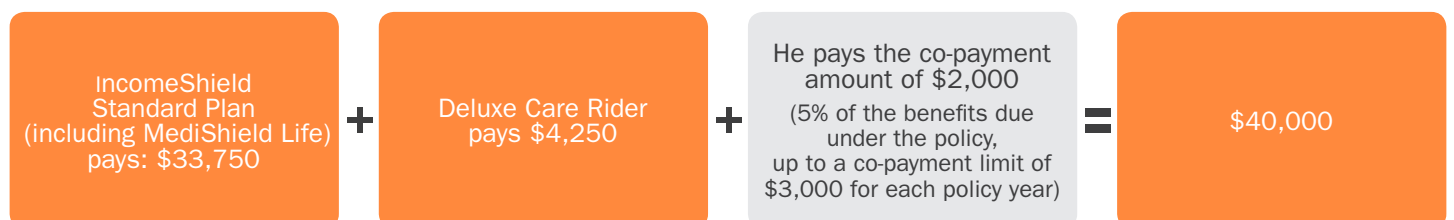
## How IncomeShield Standard Plan and Deluxe Care Rider work for you

Mr Lee (Singapore Citizen, age 40), who is covered under IncomeShield Standard Plan, was hospitalised in a restructured hospital, Ward Class B1, for 4 days for a knee replacement surgery **provided by our panel**<sup>4</sup>. His total bill was \$40,000.

### IncomeShield Standard Plan



### IncomeShield Standard Plan and Deluxe Care Rider



Figures are illustrative only to facilitate understanding of rider's benefits, and assumes that the bill is not limited or excluded by policy terms and conditions. For treatments that are not provided by our panel, please note that there is no additional non-panel payment under the Deluxe Care Rider. However, we may apply an additional non-panel payment to the Deluxe Care Rider at the renewal date by giving you at least 30 days' notice. For more details, please refer to the policy document.

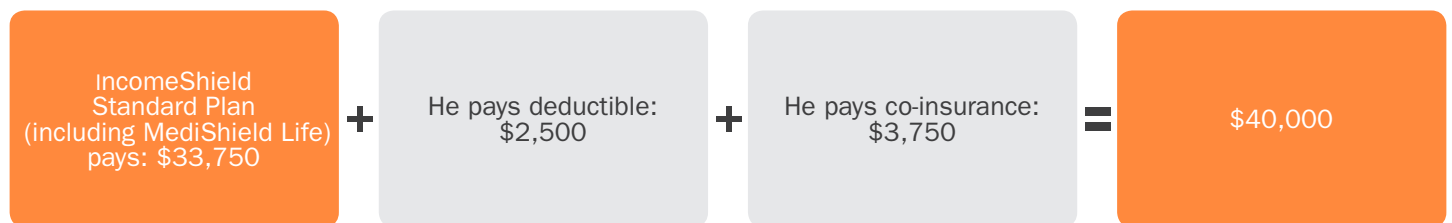
# IncomeShield Standard Plan

HEALTH INSURANCE

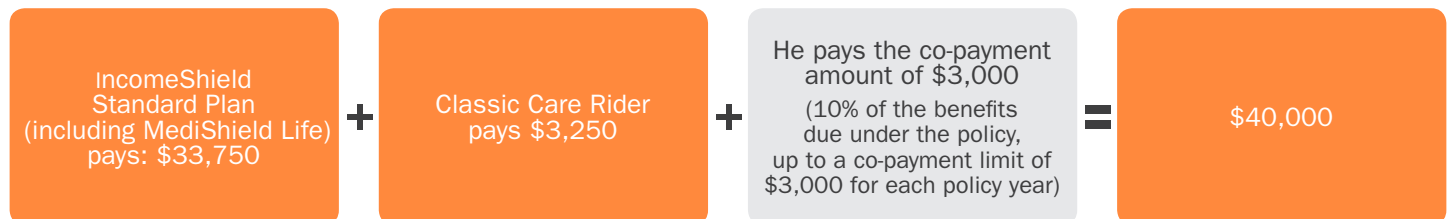
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Mr Lee (Singapore Citizen, age 40), who is covered under IncomeShield Standard Plan, was hospitalised in a restructured hospital, Ward Class B1, for 4 days for a knee replacement surgery **provided by our panel**<sup>4</sup>. His total bill was \$40,000.

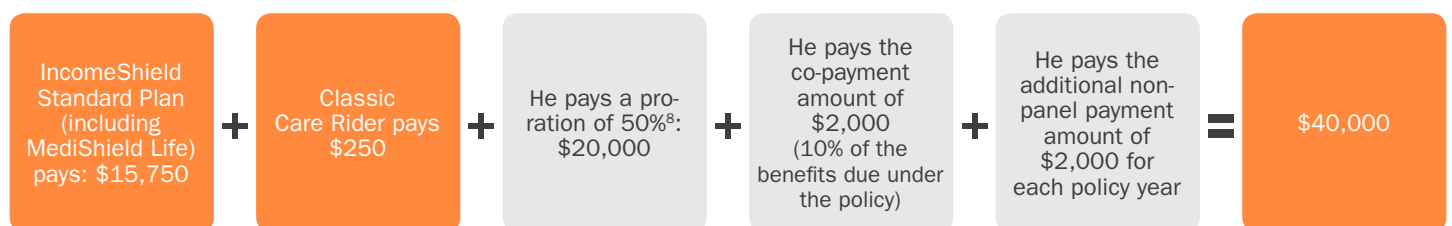
### IncomeShield Standard Plan



### IncomeShield Standard Plan and Classic Care Rider



If Mr Lee were to be hospitalised in a private hospital, for 4 days for a knee replacement surgery **not provided by our panel**, this is what he needs to pay:



Figures are illustrative only to facilitate understanding of rider's benefits, and assumes that the bill is not limited or excluded by policy terms and conditions. For treatments that are not provided by our panel, please note that an additional non-panel payment of up to \$2,000 for each policy year will apply under the Classic Care Rider. For more details, please refer to the policy document.

# IncomeShield Standard Plan

HEALTH INSURANCE

## About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

Right from the start, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2017, Income had over \$36.3 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6332 1133



**CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

- 1 Subject to precise terms, conditions and exclusions specified in the policy contract for IncomeShield Standard Plan and riders.
- 2 Subject to policy year limit and benefit limits.
- 3 Subject to individual hospital guidelines. Other terms and conditions apply.
- 4 Panel means a registered medical practitioner, specialist, hospital or medical institution who is on Income's approved list which can be found at [www.income.com.sg](http://www.income.com.sg). This approved list may be updated from time to time.
- 5 Includes meals, prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations and laboratory tests. Room, board and medical-related services include being admitted to a high-dependency ward.
- 6 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).
- 7 To claim for staying in a community hospital,
  - the insured must have first had inpatient hospital treatment in a restructured hospital or private hospital;
  - after the insured is discharged from the restructured hospital or private hospital, they must immediately be admitted to a community hospital for a continuous period of time;
  - the attending registered medical practitioner in the restructured or private hospital must have recommended in writing that the insured needs to be admitted to a community hospital for necessary medical treatment; and
  - the treatment must arise from the same injury, illness or disease that resulted in the inpatient hospital treatment.
- 8 If the insured is admitted into a ward and medical institution that is higher than what they are entitled to, we will only pay the percentage of the reasonable expenses for necessary medical treatment of the insured as shown using the pro-ratio factor that applies to the plan.
- 9 Pro-ratio for non-subsidised outpatient cancer treatments will apply for MediShield Life from 1 Nov 2016. Renal dialysis and immunosuppressant drugs approved under MediShield Life for organ transplant will not be pro-rated for MediShield Life.
- 10 Deductible does not apply to outpatient hospital treatment.
- 11 Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ratio, if needed.

# IncomeShield Standard Plan

HEALTH INSURANCE

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## IMPORTANT NOTES

- 12 Premium rates are inclusive of 7% GST. Yearly premium rates are applicable to policies and rider effective 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.
- 13 We may apply an additional non-panel payment to the Deluxe Care Rider at the renewal date by giving you at least 30 days' notice. For more details, please refer to the policy document.
- 14 The insured child must be aged 18 years or below during the stay in the hospital.
- 15 The premium rates for all riders are applicable to all nationalities. The premiums are payable by cash, cheque, credit card or GIRO only.

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for 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), IncomeShield Standard Plan is not available as an Integrated Shield Plan.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/incomeshield-standard-policy-conditions.pdf](http://www.income.com.sg/incomeshield-standard-policy-conditions.pdf), [www.income.com.sg/deluxe-care-rider-policy-conditions.pdf](http://www.income.com.sg/deluxe-care-rider-policy-conditions.pdf) and [www.income.com.sg/classic-care-rider-policy-conditions.pdf](http://www.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. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. 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 premiums paid.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/ LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 1 March 2019