Important:
This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer to the actual policy and any endorsement issued to you.

Schedule of benefits

Benefits	Plan P	Plan A	Plan B	Plan C
Inpatient hospital treatment	**Limits of compensation**			
Room, board and medical-related services (each day)	$2,000	$1,200	$1,000	$ 700
Intensive care unit (ICU) and medical-related services (each day)	$2,600	$1,700	$1,400	$1,200
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 tables				
- Table 1 (less complex procedures)	$ 1,050	$ 600	$ 500	$ 400
- Table 2	$ 2,275	$1,300	$1,100	$ 750
- Table 3	$ 4,025	$2,300	$2,000	$1,300
- Table 4	$ 5,425	$3,100	$3,000	$2,000
- Table 5	$ 8,100	$5,400	$4,300	$3,000
- Table 6	$10,800	$7,200	$5,400	$4,200
- Table 7 (more complex procedures)	$14,100	$9,400	$8,200	$6,800
Surgical implants (for each admission)	$14,000	$11,000	$9,000	$7,000
Gamma knife and novalis radiosurgery (for each procedure)	$15,600	$12,600	$9,600	$9,600
Pre-hospitalisation treatment and post-hospitalisation treatment (up to 90 days before being admitted to or after being discharged from hospital, respectively)	Limited to unused balance amount of room, board and medical-related services, intensive care unit (ICU) and medical-related services benefits and staying in a community hospital			
Staying in a community hospital (each day, up to 45 days for each admission)	$2000	$1,200	$1,000	$550
Outpatient hospital treatment	**Limits of compensation**			
Stereotactic radiotherapy for cancer (for each session)	$5,000	$3,000	$2,500	$2,000
Radiotherapy for cancer (for each session)				
- External or superficial	$ 600	$ 400	$ 300	$ 250
- Brachytherapy with or without external	$ 600	$ 500	$ 500	$ 500
Chemotherapy for cancer (each month)	$4,000	$3,500	$3,000	$3,000
Immunotherapy for cancer (each month)	$2,000	$1,000	$ 700	$ 400
Renal dialysis (each month)	$3,500	$3,000	$2,500	$2,000
Erythropoietin and other drugs approved under MediShield Life for chronic renal failure (each month)	$1,000	$ 700	$ 600	$ 400
Cyclosporin or tacrolimus and other drugs approved under MediShield Life for organ transplant (each month)	$1,000	$ 700	$ 600	$ 400
Special benefits	**Limits on special benefits**			
Congenital abnormalities benefit (each policy year) (with 24 months' waiting period)	$10,000	$7,500	$5,000	Not covered
Pregnancy complications benefit (each policy year) (with 10 months' waiting period)	$ 7,000	$5,000	$3,500	Not covered
Inpatient psychiatric treatment benefit (each policy year)	$ 7,000	$7,000	$5,000	$5,000
Prosthesis benefit (each policy year)	$10,000	$6,000	$6,000	$3,000
Final expenses benefit	$ 5,000	$5,000	$3,000	$1,500

Benefits	Plan P	Plan A	Plan B	Plan C
Deductible for each policy year for an insured aged 80 years or below at next birthday				
Inpatient				
- Restructured hospital				
- Ward class C	$1,500	$1,500	$1,500	$1,500
- Ward class B2 or B2+	$2,000	$2,000	$2,000	$2,000
- Ward class B1	$2,500	$2,500	$2,500	$2,000
- Ward class A	$3,500	$3,500	$2,500	$2,000
- Private hospital or private medical institution or emergency overseas treatment	$3,500	$3,500	$2,500	$2,000
- Community hospital				
- Ward class C	$1,500	$1,500	$1,500	$1,500
- Ward B2 or B2+	$2,000	$2,000	$2,000	$2,000
- Ward class B1	$2,500	$2,500	$2,500	$2,000
- Ward class A	$3,500	$3,500	$2,500	$2,000
Day surgery or short-stay ward				
- Subsidised	$2,000	$2,000	$2,000	$2,000
- Non-subsidised	$3,500	$3,500	$2,500	$2,000
Deductible for each policy year for an insured aged over 80 years at next birthday				
Inpatient				
- Restructured hospital				
- Ward class C	$2,250	$2,250	$2,250	$2,250
- Ward class B2 or B2+	$3,000	$3,000	$3,000	$3,000
- Ward class B1	$3,750	$3,750	$3,750	$3,000
- Ward class A	$5,250	$5,250	$3,750	$3,000
- Private hospital or private medical institution or emergency overseas treatment	$5,250	$5,250	$3,750	$3,000
- Community hospital				
- Ward class C	$2,250	$2,250	$2,250	$2,250
- Ward B2 or B2+	$3,000	$3,000	$3,000	$3,000
- Ward class B1	$3,750	$3,750	$3,750	$3,000
- Ward class A	$5,250	$5,250	$3,750	$3,000
Day surgery or short-stay ward				
- Subsidised	$3,000	$3,000	$3,000	$3,000
- Non-subsidised	$5,250	$5,250	$3,750	$3,000
Co-insurance	10%	10%	10%	10%
Limit in each policy year	$300,000	$200,000	$150,000	$100,000
Limit in each lifetime	Unlimited	Unlimited	Unlimited	Unlimited
Last entry age (age next birthday)	75	75	75	75
Maximum coverage age	Lifetime	Lifetime	Lifetime	Lifetime

Conditions for IncomeShield

Your policy

This is **your** IncomeShield policy. It contains:

- these conditions;
- the **policy certificate**;
- the **schedule of benefits**; and
- the riders and endorsements (if this applies).

The full agreement between **us** and **you** is made up of these documents and:

- all statements to medical officers;
- declarations and questionnaires relating to **your** and the **insured**'s lifestyle, occupational or medical condition which **you** or the **insured** provided to **us** for **our** underwriting purposes; and
- all written correspondence relating to **your policy** between **you** or the **insured** and **us**.

We refer to them all together as '**Your policy**'. Please examine them to make sure **you** have the protection **you** need. It is important that **you** read them together to avoid misunderstanding.

Words defined in the definitions section of these conditions have the meanings given to them in the definitions section and the same definitions apply if the defined words are used in any of the documents in **your policy** or any correspondence between **you** and **us**.

IncomeShield is a medical insurance plan which covers **you** for costs associated with **staying in hospital** and having surgery. If **your policy** is integrated with **MediShield Life**, it adds to the **MediShield Life** tier operated by the **CPF Board** and provides extra **benefits** to meet the needs of those who would like more cover and medical insurance protection. **You** will find details of what **we** will cover set out in **your policy**.

1 What your policy covers

Your policy covers the following **benefits**.

The **benefits** only pay for **reasonable expenses** for **necessary medical treatment** for the **insured**. This treatment must be provided by a **hospital** or a licensed medical centre or clinic, all of which must be accredited by **MOH** to take part in the **MediShield Life** scheme.

All **benefits** are paid as a reimbursement for treatment received and paid by the **insured** due to illness or injury, and depend on the terms, conditions and limits set out in the **schedule of benefits** and **your policy**.

1.1 Inpatient hospital treatment

The inpatient hospital treatment benefit pays for the types of costs set out below, and depends on the limits in the **schedule of benefits** under the heading 'Inpatient hospital treatment'. Except for pre-hospitalisation treatment and post-hospitalisation treatment, these costs must be for treatment received by the **insured** while **staying in a hospital**.

If **you** do not use the maximum benefit each day for room, board and medical-related services, intensive care unit (ICU) or medical-related services and **staying in a community hospital**, **you** can use the rest to cover pre-hospitalisation treatment and post-hospitalisation treatment. However, **you** cannot use it for outpatient hospital treatment.

If the **insured** is in **hospital** for only part of a day, **we** will halve the **limits of compensation** for the room, board and medical-related services benefit and the intensive care unit (ICU) and medical-related services benefit for that part-day. Whether **we** class the **stay in hospital** as a full day or part of a day will depend on whether the **hospital** charges the room rate for a full day or for half a day, for the day in question.

Inpatient hospital treatment benefit is made up of the following sub-benefits.

a Room, board and medical-related services

Ward charges the **insured** has to pay for each day in a **hospital** including:

- meals;
- prescriptions;
- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations;
- laboratory tests; and
- being admitted to a high-dependency ward.

If the **insured** is in a **short-stay ward**, **we** will pay for the ward charges. **We** do not cover pre-hospitalisation treatment which is given before and post-hospitalisation treatment which is given after the stay in a **short-stay ward**.

b Intensive care unit (ICU) and medical-related services

Charges the **insured** has to pay for each day in an **ICU** including:

- meals;
- prescriptions;
- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations; and
- laboratory tests.

c Surgical benefit

Charges the **insured** has to pay for surgery (including day surgery) in a **hospital** by a surgeon including:

- surgeon's fees;
- fees and charges for anaesthesia and oxygen and for them to be administered; and
- using the **hospital**'s operating theatre and facilities.

Surgical benefit depends on the **surgical limits table**.

Any surgery not listed in **MOH**'s surgical operation fees table 1 to 7 as at the date of the surgery is not covered.

d Surgical implants

Charges the **insured** has to pay for implants in their body during surgery. These implants must stay in the **insured**'s body after the surgery. The charges for the following approved medical items are also covered.

- Intravascular electrodes used for electrophysiological procedures
- Percutaneous transluminal coronary angioplasty (PTCA) balloons
- Intra-aortic balloons (or balloon catheters)

e Gamma knife and novalis radiosurgery

Covers gamma knife and novalis radiosurgery carried out on the **insured**.

f Pre-hospitalisation treatment

The cost of medical treatment received by the **insured** in the **policy year** for up to 90 days before the date they went into **hospital**.

Pre-hospitalisation treatment includes **specialist** outpatient medical services and consultations, diagnostic and laboratory services, examinations and investigations ordered by a **registered medical practitioner**.

Pre-hospitalisation treatment must lead to the **insured** being admitted to a **hospital** for the same illness or injury for which they received medical treatment before their **stay in hospital**.

We do not cover pre-hospitalisation treatment which is given before inpatient psychiatric treatment benefit, **accident inpatient dental treatment**, emergency overseas treatment or stay in a **short-stay ward**.

g Post-hospitalisation treatment

Cost of medical treatment received by the **insured** in the **policy year** for 90 days after the date they leave **hospital**.

Post-hospitalisation treatment includes **specialist** outpatient medical services and consultations, diagnostic and laboratory services, examinations and investigations ordered by a **registered medical practitioner**.

Post-hospitalisation treatment must:

- have resulted directly from the condition for which the **stay in hospital** was needed; and
- be recommended by the **registered medical practitioner** who treated the **insured** during the period they were in **hospital**.

We do not cover post-hospitalisation treatment which is given after inpatient psychiatric treatment benefit, **accident inpatient dental treatment**, emergency overseas treatment or stay in a **short-stay ward**.

h Staying in a community hospital

Charges the **insured** has to pay while **staying in a community hospital**, but only up to 45 days for each stay in the **community hospital**.

To claim the inpatient hospital treatment benefit for a stay in a **community hospital**, the following conditions must all be met.

- 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 be immediately admitted to a **community hospital** for a continuous period of time.
- The attending **registered medical practitioner** in the **restructured hospital** or **private hospital** must have recommended in writing that the **insured** needs to be admitted to a **community hospital** for **necessary medical treatment**.
- The treatment must arise from the same injury, illness or disease that resulted in the inpatient hospital treatment.

1.2 Outpatient hospital treatment

The outpatient hospital treatment benefit pays for medical treatment of the **insured** set out below and depends on the limits in the **schedule of benefits** under the heading 'Outpatient hospital treatment'.

Outpatient hospital treatment covers the following received by the **insured** from a **hospital** or a licensed medical centre or clinic.

a Stereotactic radiotherapy, radiotherapy, chemotherapy and immunotherapy for cancer.

b Outpatient renal dialysis.

c Approved immunosuppressant drugs including erythropoietin for chronic renal failure, cyclosporin and tacrolimus for organ transplant and other drugs approved under **MediShield Life.**

d Consultation fees, medicines, and examinations and tests carried out by the attending **registered medical practitioner** as part of, the stereotactic radiotherapy, radiotherapy, chemotherapy, immunotherapy or outpatient renal dialysis medical treatment. **We** will treat these claims as part of the outpatient hospital treatment, and it will depend on the same **limits of compensation**.

1.3 Special benefits

We limit **benefits we** will pay in relation to certain specified medical conditions or in certain circumstances (which **we** call special benefits). The **limits on special benefits** are set out in the **schedule of benefits** under the heading 'Special benefits'. These special benefits are shown below.

a Congenital abnormalities benefit

This benefit pays for inpatient hospital treatment for birth defects including hereditary conditions and congenital sickness or abnormalities.

These birth defects must either:

- be first diagnosed by a **registered medical practitioner**; or
- have symptoms which first appeared after 24 months from:
  - 1 September 2008, which is the date on which this congenital abnormalities benefit first became effective;
  - the **start date**; or
  - the last **reinstatement date** (if any);

  whichever is later.

b Pregnancy complications benefit

Pregnancy complications benefit pays for inpatient hospital treatment for the following complications in pregnancy.

- Ectopic pregnancy - the condition in which a fertilised ovum implants outside the womb. The ectopic pregnancy must have been terminated by laparotomy or laparoscopic surgery.
- Pre-eclampsia or eclampsia.
- Disseminated intravascular coagulation (DIC).

- Miscarriage - when the foetus of the **insured** dies as a result of a sudden unexpected and involuntary event which must not be due to a voluntary or malicious act.
- Ending a pregnancy if an obstetrician considers it necessary to save the life of the **insured**.

Pregnancy complications must have been first diagnosed by an obstetrician after 10 months from:

- 1 September 2008, which is the date on which this pregnancy complications benefit first became effective;
- the **start date**; or
- the last **reinstatement date** (if any);

whichever is later.

c Inpatient psychiatric treatment benefit

Inpatient psychiatric treatment benefit pays for psychiatric treatment provided to the **insured** while in **hospital** by a **registered medical practitioner** qualified to provide that psychiatric treatment.

We do not cover pre-hospitalisation treatment which is given before and post-hospitalisation treatment which is given after inpatient psychiatric treatment.

d Prosthesis benefit

The prosthesis benefit pays for buying any **prosthesis** for the **insured** to use. This applies if the following conditions are met.

- The **insured** needs the **prosthesis** because they have lost a limb or eye resulting from an injury or illness that the **insured** has to **stay in a hospital** for.
- The **prosthesis** is ordered by a **registered medical practitioner**.
- The **prosthesis** must be bought within 180 days after the date the **insured** leaves **hospital**.
- When **we** work out if the limit for this benefit (set out in the **schedule of benefits**) has been used up for the **policy year** that the **insured** is admitted to **hospital** for the injury or illness that results in them losing a limb or eye, **we** will take account of any amount already paid under this benefit.
- **We** will only pay for one **prosthesis** for each limb or eye. However, if the **insured** has to buy a **prosthesis** again for the same limb or eye resulting from another injury or illness that the **insured** has to **stay in hospital** for again, **we** will pay for the **prosthesis**.

To avoid doubt, **we** will not pay for replacing, repairing or maintaining the **prosthesis**.

e Final expenses benefit

We will waive (not enforce) the **co-insurance** and **deductible** due for a claim for the inpatient hospital treatment, pre-hospitalisation treatment and post-hospitalisation treatment if the **insured** dies:

- while in **hospital**; or
- within 30 days of leaving **hospital.**

However, if the **insured** dies within 30 days of leaving the **hospital**, **we** will also waive the **co-insurance** due for a claim of outpatient hospital treatment if the treatment was received by the **insured** within 30 days of leaving hospital.

Both the death and the claim for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment, or outpatient hospital treatment must be related to the injury or illness for which the **stay in the hospital** was necessary.

The waiver of **co-insurance** and **deductible** will be up to the limit of compensation set out in the **schedule of benefits**.

1.4 Emergency overseas treatment

Emergency overseas treatment benefit pays for inpatient hospital treatment resulting from an **emergency** while overseas.

We do not cover emergency overseas treatment if the **insured** is a foreigner who does not have an **eligible valid pass** at the time of the treatment.

We do not cover pre-hospitalisation treatment which is given before and post-hospitalisation treatment which is given after emergency overseas treatment.

We will convert bills for this treatment which are shown in a foreign currency to Singapore currency at the exchange rate **we** decide to use on the date the **insured** leaves **hospital**.

2 Our responsibilities to you

We are only responsible to **you** for the cover and period shown in **your policy certificate** or **renewal certificate** (as the case may be). The policy is governed by the terms, conditions and limits of the **schedule of benefits** and **your policy**.

2.1 Claims

Depending on the terms, conditions and limits in the **schedule of benefits** and **your policy**, **we** use the following limits in the following order on the **benefits** covered (if it applies).

a **Citizenship factor**

b The **limits of compensation**

c The **deductible**

d **Co-insurance**

e The **limits on special benefits**

f The **limit in each policy year**.

As long as **you** have paid the **premium** or any amount **you** owe **us** under **your policy**, **we** will pay **you** the **benefits**.

All claims (except pre-hospitalisation treatment and post-hospitalisation treatment) must be made and sent to **us** through the system set up by **MOH** (electronic filing) and according to the **act** and **regulations** within 90 days from the date of billing or the date the **insured** leaves **hospital**, whichever is later. Claims for pre-hospitalisation treatment and post-hospitalisation treatment must be sent to **us** within 120 days from the date the **insured** leaves **hospital**. **You** must give **us** any other documents, authorisations or information **we** need for assessing the claim. **You** must also pay any costs involved.

For claims which are not eligible for electronic filing (for example, claims under plans which are not integrated with **MediShield Life** or claims for pre-hospitalisation treatment, post-hospitalisation treatment or emergency overseas treatment), **you** must send the claim to **us** by post or by hand. For claims which are electronically filed to **us**, **we** will pay the **hospital** direct. Otherwise, **we** will pay **you**.

You, or if **you** die **your** legal representative, must give **us** all documents, authorisations or information **we** need to assess the claim. **You** must also pay any costs involved in doing so. If **you**, **your** legal representative or the **insured** fails to co-operate with **us** in dealing with the claim, the assessment of the claim may be delayed or **we** can reject the claim.

We will pay claims according to **your policy** or **MediShield Life**, whichever is higher.

If **your plan** is not integrated with **MediShield Life**, **your plan** does not cover the **MediShield Life** tier operated by the **CPF Board**. **We** will pay claims according to **your policy**.

If **your** claim includes expenses that are not reasonable, **we** will pay only the amount of **your** claim that **we** believe is **reasonable expenses**. **We** can reduce **your** claim to reflect what would have been reasonable, based on the professional opinion of **our registered medical practitioner** or the **insured**'s entitlement to **benefits** under **your policy.** If there is a difference in opinion between **our registered medical practitioner** and **your registered medical practitioner**, the matter will be referred to an independent person for adjudication under clause 4.14 of these conditions.

2.2 Deductible and co-insurance

You must pay the **deductible** and **co-insurance** before **we** pay any benefit. **We** will apply the **deductible** followed by the **co-insurance**.

For each period of 12 months or less that the **insured stays in hospital**, **you** must pay the **deductible** for one **policy year** (even if the **stay in a hospital** runs into the next **policy year**). If the stay is for a continuous period of more than 12 months but less than 24 months, **you** must also pay the **deductible** for the next **policy year**. And, for each further period of 12 months or less that the **stay in hospital** extends, **you** must pay a further **deductible** for one extra **policy year**.

2.3 Limits of compensation, limits on special benefits and limit in each policy year

If it applies, **you** must pay any amount over the **limits of compensation**, **limits on special benefits** or the **limit in each policy year**.

For each **stay in a hospital** of 12 months or less, **we** will apply the **limits on special benefits** and **limit in each policy year** for one **policy year** (even if the **stay in a hospital** runs into the next **policy year**). If the **stay in a hospital** is for a continuous period of more than 12 months but less than 24 months, the **limits on special benefits** and **limit in each policy year** for two **policy years** will apply. And, for each further period of 12 months or less that the **stay in a hospital** extends for, the **limits on special benefits** and **limit in each policy year** for one extra **policy year** will apply.

How we apply the deductible, limits on special benefits and limit in each policy year
(Figures are for illustration purposes only.)

Example 1

If **your policy** began on 1 January in year X, the **policy year** will run from 1 January to 31 December in year X and will renew from 1 January to 31 December in year X+1. If the **insured**'s **stay in hospital** is from 28 December in year X to 1 January in year X+1 (runs into the next **policy year** but for a continuous period of less than 12 months), **we** will work out the claim as follows for an **insured** covered under Plan B staying in a **private hospital**.

Expenses	Limits of compensation	Bill	Amount you can claim
Room, board and medical-related services (5 days)	$ 5,000 ($1,000 a day x 5 days)	$ 3,000	$ 3,000
Surgical benefit (table 7)	$ 8,200	$10,000	$ 8,200
Total		$13,000	$11,200
Less **deductible**			$ 2,500
Less **co-insurance**: 10% x ($11,200 - $2,500)			$ 870
IncomeShield (including **MediShield Life**) pays (this depends on the **limits on special benefits** and the **limit in each policy year**)			$ 7,830
Insured pays			$ 5,170

Example 2

If **your policy** began on 1 January in year X, the **policy year** will run from 1 January to 31 December in year X and will renew from 1 January to 31 December in year X+1. If the **insured**'s **stay in hospital** is from 28 December in year X to 29 December in year X+1 (runs into the next **policy year** and for a continuous period of more than 12 months but less than 24 months), **we** will work out the claim as follows for an **insured** covered under Plan B staying in a **private hospital**.

Expenses	Limits of compensation	Bill	Amount you can claim
Room, board and medical-related services (367 days)	$367,000 ($1,000/day x 367 days)	$220,200	$220,200
Surgical benefit (table 7)	$ 8,200	$ 10,000	$ 8,200
Total		$230,200	$228,400
Less **deductible:** ($2,500 x 2 years)			$ 5,000
Less **co-insurance**: 10% x ($228,400 - $5,000)			$ 22,340
IncomeShield (including **MediShield Life**) pays (depending on two times the **limits on special benefits** and two times the **limit in each policy year**)			$201,060
Insured pays			$ 29,140

2.4 Citizenship factor

If the **insured** is not a Singapore citizen (in other words, the person is either a Singapore permanent resident or a foreigner), **we** will reduce the amount of each benefit **we** will pay to the percentages in the following table.

Plan type	Permanent resident		Foreigner	
	Plan B	Plan C	Plan B	Plan C
Percentage of **benefit we** will pay	89%	57%	80%	28%

The **citizenship factor** applies to any claim under **your policy** unless **you** have chosen the Singapore permanent resident or foreigner **plan** and have paid the extra **premium** for the **plan**.

You must tell **us** about the citizenship status or any change to the citizenship status of the **insured**.

If **you** do not want **us** to apply any **citizenship factor** to **your** claim, **you** must apply to change **your plan** to the corresponding permanent resident or foreigner **plan** (if this applies).

We will not apply a **citizenship factor** for an **insured** who is covered under IncomeShield Plan P or Plan A.

3 Your responsibilities

3.1 Premium

Your policy certificate or the **renewal certificate** (as the case may be) shows the **premium** which **you** have to pay to **us** to receive the **benefits**. **You** must pay the **premium** every year.

We give **you** 60 days' grace from the **renewal date** to pay the **premium** for **your policy**. During this **period of grace**, **your policy** will stay in force. **You** must first pay any **premium** or other amounts **you** owe **us** before **we** pay any claim under **your policy**.

If **you** still have not paid the **premium** after the **period of grace**, **your policy** will be cancelled. This cancellation will apply from the **renewal date**.

You are responsible for making sure that **your premium** is paid up to date.

We may take **your premium** from **your** Medisave account according to the **act** and **regulations**.

You will need to pay the **premium**, or any part of it, by cash if:

a the **premium you** owe is more than the maximum withdrawal limit set by the **CPF Board**;

b there are not enough funds in **your** Medisave account to pay the **premium** due; or

c the **premium,** or part of it, is not taken from **your** Medisave account for any reason.

3.2 Refunding your premium when the policy ends

When **your policy** ends, **we** will refund the unused part of the **premium** (based on **our** scale of refund as shown below):

a to **your** Medisave account (if **your premium** was paid using deductions from **your** Medisave account); or

b in cash (if **your premium** was paid in cash).

How we use our scale of refund

(Figures are for illustration purposes only.)

Example

Policy year:	:	1 January to 31 December in year X
IncomeShield yearly **premium**	:	$100
MediShield Life yearly premium (for the relevant age next birthday)	:	$50

If the policy ends on 30 November in year X, the number of days unused left for the **policy year** will be 31 days.

If the policy is integrated with **MediShield Life**, the refund amount will be:

$$\frac{31 \text{ days}}{365 \text{ days}} \times (\$100 - \$50) = \$4.25$$

If the policy is not integrated with **MediShield Life**, or if the policy ends because **you** have switched insurer or died, the refund amount will be:

$$\frac{31 \text{ days}}{365 \text{ days}} \times \$100 = \$8.49$$

If **you** had paid the **premium** partly by CPF and partly by cash, **we** will refund the **premium** as a percentage to the amount of the **premium** paid by CPF or cash.

Example

If **you** pay 70% of your **premium** from **your** Medisave account and the other 30% in cash, the refund of unused **premium** will be in the same percentage – meaning 70% returned to **your** Medisave account and 30% paid in cash to **you**.

3.3 Change in premium

The **premium** that **you** pay for this policy can change from time to time. If **we** change the **premium** for **your policy**, **we** will write to **you** at **your** last known address, at least 30 days before the change is to take place, to tell **you** what **your** new **premium** is. **We** will change the **premium** for **your policy** only if the change applies to all policies within the same class.

4 What you need to be aware of

4.1 Other insurance

We do not pay for claims if the medical expenses have been paid by other medical insurance or **you** or the **insured** have received a reimbursement from any other source.

If **you** or the **insured** have other medical insurance, including medical benefits under any employment contract, which allows **you** or them to claim a refund for medical expenses, **you** or the **insured** must first claim from these policies before making any claim under **your policy**. **Our** obligations to pay under **your policy** will only arise after **you** have fully claimed under these policies.

If **we** have paid any benefit to **you** first before a claim is made under the other medical insurance policies or employee benefits, the other medical insurers or employer will have to refund **us** their share. **You** must give **us** all information and evidence **we** need to help **us** get back any other medical insurer's share of the claim **we** have paid. For every claim, the total reimbursement **we** will make will not be more than the actual expenses paid.

4.2 Declaring the insured's age

The **premium** is based on the age of the **insured** on his or her next birthday. If the age or date of birth of the **insured** is shown wrongly in the **application form**, **we** will adjust the **premium you** must pay. **We** will refund any extra **premium** paid or ask for any shortfall in **premium you** need to pay.

4.3 Guaranteed renewal

We will renew **your policy** automatically every year. **We** guarantee to do this for life as long as:

a the **premium** is paid at the current rate which applies; and

b the cover for the **insured** under **your policy** has not been ended.

4.4 Cancelling the policy

You may cancel **your policy** by giving **us** at least 30 days' notice in writing. **We** will tell **you** the date it will end.

4.5 Not enforcing a condition

If **we** do not enforce any of the conditions of **your policy** at any time, it does not mean **we** cannot enforce it in the future.

4.6 Ending the policy

All **benefits** will end when one of the following events happens, and **we** will not be legally responsible for any further payment under **your policy**.

a **You** cancel **your policy** under clause 4.4.

b **We** do not receive **your premium** after the **period of grace**.

c The **insured** dies.

d **You** fail or refuse to pay or refund any amount **you** owe **us**.

e Fraud as shown in clause 4.12.

f Not revealing relevant information or misrepresentation as shown in clause 4.11.

g If **you** take out another Medisave-approved Integrated Shield Plan covering the **insured**.

We or the **CPF Board** (as the case may be) will decide on what date **your policy** will end.

When the policy ends, **you** have no further claims or rights against **us** under **your policy**.

Ending **your policy** will not affect **your** insurance cover under **MediShield Life**. **You** will continue to be insured under **MediShield Life** as long as **you** are eligible under the **act** and **regulations**.

If **you** are not the **insured**, as long as **you** have paid all the **premiums** and **your policy** is not cancelled or ended, if **you** die, it will not affect the cover of the **insured** under **your policy**.

4.7 Reinstating the policy

If **your policy** is cancelled because **you** have not paid the **premiums**, **you** may apply to reinstate **your policy**.

You can do this if **we** agree and **you** meet all of the following conditions.

a **You** must pay all **premiums you** owe before **we** will reinstate **your policy**.

b **We** will not pay for any expenses which happen between the date the policy ends and the date immediately before the **reinstatement date** of **your policy**.

c If there is any change in the **insured**'s medical or physical condition, **we** may add exclusions or charge an extra **premium** from the **reinstatement date**.

To avoid doubt, if **we** accept any **premium** after **your policy** has ended, it does not mean **we** will not enforce **our** rights under **your policy** or create any liability for **us** in terms of any claim. **Our** responsibility to pay will only arise after **we** have reinstated **your policy**.

4.8 Change of citizenship and residency status

You must tell **us**, as soon as possible, when the **insured**'s citizenship or residency status changes in any way.

If the **insured** is, or becomes, a Singapore permanent resident or foreigner, **you** should switch to the corresponding **plan** for a Singapore permanent resident or foreigner (whichever applies). This will help avoid the reduction in the claims paid to **you** as a result of the **citizenship factor** (under clause 2.4).

4.9 Changing policy terms or conditions

We may change the **premiums**, **benefits** or cover or these conditions at any time. However, **we** will write to **you** at **your** last-known address at least 30 days before doing so. **We** will apply the changes only if the changes apply to all policies within the same class.

4.10 Changing the plan

You may write and ask to change the **plan** if **we** approve. If **we** do approve **your** request, **we** will tell **you** when the change in **plan** will take place.

4.11 Giving us all information

You and the **insured** must give **us** all significant information about the **insured,** up to the **start date** of **your policy**, that may influence **our** decision whether to provide cover or to impose any terms under **your policy**.

If **you** fail to give **us** this information or misrepresent any information, **we** may:

a declare **your policy** as 'void' from the **start date** or end the cover for the **insured** and **we** will not pay any **benefits**; or

b add extra terms and conditions to **your policy**.

4.12 Fraud

If a claim or any part of a claim is false or fraudulent, or if **you** use fraudulent methods or devices to gain any **benefit**, **we** can do any or all of the following.

- **We** may declare **your policy** invalid and **you** will lose all **benefits** under this policy. **You** will have to repay to **us** all amounts **we** have paid out under the policy and **we** will refund all **premiums** to **you**.
- **We** may end **your policy.**
- **We** may refuse to renew **your policy**.
- **We** may add extra terms and conditions. If **you** disagree with the addition of extra terms and conditions, **you** can write to **us** to cancel this policy. **You** will have to repay to **us** all amounts **we** have paid out under the policy and **we** will refund all **premiums** to **you**.

4.13 Currency

All **premium** and **benefits** will be paid in Singapore dollars.

4.14 Dealing with disputes

Any dispute or matter arising under, out of or in connection with **your policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) to be dealt with. (This applies if it is a dispute that can be brought before FIDReC.)

If the dispute cannot be referred to or dealt with by FIDReC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

4.15 Excluding the rights of others

A person who is not directly involved in **your policy** will have no right, under the Contracts (Rights of Third Parties) Act (Cap 53B), to enforce any of its terms.

4.16 Integration with MediShield Life

The **MediShield Life** scheme is run by the **CPF Board** under the **act** and **regulations**.

Your policy is integrated with **MediShield Life** if the **insured** meets the eligibility conditions shown in the **act** and **regulations**.

If **your policy** is integrated with **MediShield Life** to form a Medisave-approved Integrated Shield Plan, the following will apply.

a The **insured** will enjoy all **benefits** under **MediShield Life** provided in the **act** and **regulations**.

b If the cover for the **insured** under this policy ends, the cover for the **insured** under **MediShield Life** will continue as long as the **insured** meets the eligibility conditions shown in the **act** and **regulations**.

c If the **MediShield Life** cover ends or is not renewed, this policy will continue without any integration with **MediShield Life**.

4.17 Notice of communication

We will assume any notice or communication under this policy has been given and received if sent:

a personally – on the day it is delivered;

b by prepaid mail – within seven days after the mail is sent;

c by fax – immediately, as long as a transmission report is produced by the machine from which the fax was sent which shows that the fax was sent to the fax number of the recipient; or

d by email, SMS or other electronic means – as soon as it is sent.

4.18 Exclusions

The following treatment items, procedures, conditions, activities and their related complications are not covered under **your policy**.

a A **stay in hospital** if the **insured** was admitted to the **hospital** before the **start date**.

b Any **pre-existing illness, disease or condition** from which the **insured** was suffering, unless declared in the **application form** and **we** accepted the application without any exclusions. However, **we** will exclude any **pre-existing illness, disease or condition** which is specifically excluded in **your policy**, whether a declaration was made in the **application form** or not. To avoid doubt, any **pre-existing illness, disease or condition** will be covered under **MediShield Life** according to the **act** and **regulations,** as long as the **insured** satisfies the eligibility criteria for **MediShield Life** at the time the claim is made under **your policy**.

c Cosmetic surgery or any medical treatment claimed to generally prevent illness, promote health or improve bodily function or appearance.

d General outpatient medical expenses (unless this is covered under outpatient hospital treatment, pre-hospitalisation treatment or post-hospitalisation treatment).

e Treatment for birth defects, including hereditary conditions and disorders and congenital sickness or abnormalities (unless **we** do cover it under congenital abnormalities benefit).

f Overseas medical treatment (unless **we** cover it under emergency overseas treatment).

g Psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction (unless **we** cover it under inpatient psychiatric treatment benefit).

h Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, or any form of related **stay in hospital** or treatment (unless **we** cover this under pregnancy complications benefit).

i Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment.

j Treatment of sexually-transmitted diseases.

k Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) (except **HIV due to blood transfusion** and **occupationally acquired HIV**).

l Treatment for self-inflicted injuries or injuries or illnesses resulting from attempted suicide, whether the **insured** is sane or insane.

m Drug or alcohol misuse.

n Expenses of getting an organ or body part for a transplant from a living donor for the **insured** and all expenses the living donor has to pay.

o Dental treatment (unless this is covered under **accident inpatient dental treatment**).

p Transport-related services including ambulance fees, emergency evacuation, sending home a body or ashes.

q Sex-change operations.

r Buying or renting special braces, appliances, equipment, machines and other devices, such as wheelchairs, walking or home aids, dialysis machines, iron lungs, oxygen machines and any other hospital-type equipment to use at home or as an outpatient.

s Optional items which are outside the scope of treatment, prosthesis and corrective devices, and medical appliances which are not needed surgically (unless this is covered under prosthesis benefit).

t Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation and medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.

u Private nursing charges and nursing home services.

v Vaccinations.

w Treatment of injuries arising from being directly involved in civil commotion, riot or strike.

x The consequences arising, whether directly or indirectly, from nuclear fallout, radioactivity, any nuclear fuel, material or waste, war and related risks.

y Rest cures, hospice care, home or outpatient nursing or palliative care, convalescent care in convalescent or nursing homes, sanatoriums or similar establishments, outpatient rehabilitation services such as counselling and physical rehabilitation.

z Alternative or complementary treatments, including traditional Chinese medicine (TCM) or a stay in any health-care establishment for social or non-medical reasons.

5 Definitions

Accident means an unexpected incident that results in an injury. The injury must be caused entirely by being hit by an external object that produces a bruise or wound; except for injury caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes, or gas.

Accident inpatient dental treatment means inpatient treatment to remove, restore or replace sound natural teeth which have been lost or damaged in an **accident**. The treatment must be performed within 14 days of the **accident**. **We** do not cover pre-hospitalisation treatment which is given before and post-hospitalisation treatment which is given after **accident inpatient dental treatment**.

Act means the Central Provident Fund Act (Cap. 36) and the MediShield Life Scheme Act (Act No. 4 of 2015), as amended, extended or re-enacted from time to time.

Application form means the application to cover the **insured** under this policy **you** make to **us**.

Benefits means the benefits set out in the **schedule of benefits** and **your policy**.

Citizenship factor means the percentage given in clause 2.4 of these conditions. The citizenship factor does not apply to the prosthesis benefit.

Co-insurance means the amount that **you** need to pay after the **deductible**. The **co-insurance** percentages for the **benefits** are shown in the **schedule of benefits**. **Co-insurance** applies to all claims made under **your policy** except for final expenses benefit.

Community hospital means any approved community hospital under the **act** and **regulations** that provides an intermediate level of care for individuals who have simple illnesses which do not need **specialist** medical treatment and nursing care.

CPF Board means the Central Provident Fund Board of Singapore.

Deductible means the part of the **benefit you** are claiming that the **insured** must pay before **we** will pay any benefit. The **deductible** is shown in the **schedule of benefits**. The **deductible** does not apply to claims for outpatient hospital treatment and prosthesis benefit covered by **your policy**.

Eligible valid pass means a valid pass with a foreign identification number (FIN) recognised by the Immigration and Checkpoints Authority of Singapore (ICA).

Emergency means a serious injury or the start of a serious condition which needs immediate surgery or medical treatment in a **hospital** to prevent death or serious damage to the **insured**'s health.

Expiry date means the date the insurance cover under **your policy** ends and is shown in the **policy certificate** or **renewal certificate** (as the case may be).

HIV due to blood transfusion means infection with the human immunodeficiency virus (HIV) as a result of a blood transfusion as long as all of the following conditions are met.

- The blood transfusion is **necessary medical treatment**.
- The blood transfusion was received in Singapore on or after the **start date** or last **reinstatement date** (if any), whichever is later.
- The source of infection is from the **hospital** that gave the blood transfusion.
- The cause of HIV is the blood provided by the **hospital** that gave the blood transfusion.
- The **insured** does not suffer from thalassaemia major or haemophilia.

We do not cover HIV infection resulting from any other means, including sexual activity and using intravenous drugs.

Hospital means:

- a **restructured hospital**;
- a **private hospital**;
- a **community hospital**; or
- any other hospital **we** accept.

Insured means the person named as the insured in the **policy certificate** or **renewal certificate** (as the case may be).

Intensive care unit (ICU) means the intensive care unit of a **hospital**.

Limit in each lifetime means the maximum amount (if any) shown in the **schedule of benefits** which **we** will pay under **your policy** during the lifetime of the **insured**.

Limit in each policy year means the maximum amount set out in the **schedule of benefits** which **we** will pay under **your policy** for the relevant **policy year**.

Limits of compensation means the limits of compensation set out in the **schedule of benefits** and is the most **we** will pay in **benefits**.

Limits on special benefits means the limits on **benefits we** will pay as set out in the **schedule of benefits** and is the most **we** will pay in **benefits**.

MOH means the Ministry of Health, Singapore.

MediShield Life means the basic tier of insurance protection scheme run by the **CPF Board** and governed by the **act** and **regulations**.

Necessary medical treatment means treatment which, in the professional opinion of a **registered medical practitioner** or a **specialist** in the relevant field of medicine, is appropriate and consistent with the symptoms, findings, diagnosis and other relevant clinical circumstances of the illness or injury and reduces the negative effect of the illness or injury on the **insured**'s health. The treatment must be provided in line with generally accepted medical practice in Singapore.

Occupationally acquired HIV means infection with the human immunodeficiency virus (HIV) which resulted from an incident which happened on or after the **start date** or the last **reinstatement date** (if any), whichever is later, while the **insured** was carrying out their job. However, **you** must give **us** satisfactory proof of all of the following.

- **You** must report the incident giving rise to the HIV infection to **us** within 30 days of the incident.

- **We** need proof that the incident was the cause of the HIV infection.
- **We** also need proof that the **insured** has changed from HIV negative to HIV positive during the 180 days after the reported incident. This proof must include a negative HIV antibody test carried out within five days of the incident.
- The incident happened while the **insured** was carrying out their normal professional duties in Singapore as a medical practitioner, houseman, medical student, state registered nurse, medical laboratory technician, dentist, dental surgeon, dental nurse or paramedical worker working in a **hospital** or in a licensed medical centre or clinic in Singapore.

We will not cover HIV infection resulting from any other means, including sexual activity and using intravenous drugs.

Period of grace means the period shown in clause 3.1.

Plan means the type of plan that **you** have chosen under **your policy** and which is shown in the **policy certificate** or the **renewal certificate** (as the case may be).

Policy certificate means the policy certificate which **we** issue to **you**.

Policy year means one year starting from:

- the **start date**; or
- if **your policy** is renewed, the **renewal date**.

Pre-existing illness, disease or condition means any illness, disease or condition:

- for which the **insured** asked for or received treatment, medication, advice or diagnosis (or which they ought to have asked for or received) before the **start date** or the last **reinstatement date** (if any), whichever is later;
- which was known to exist before the **start date** or the last **reinstatement date** (if any), whichever is later, whether or not the **insured** asked for treatment, medication, advice or diagnosis; or
- the conditions or symptoms of which existed before the **start date** or the last **reinstatement date** (if any), whichever is later, and would have led a reasonable and sensible person to get medical advice or treatment.

Premium means the premium as shown in clause 3.1.

Private hospital means any licensed private hospital in Singapore that is not a **restructured hospital**.

Private medical institution means any licensed private clinic or medical centre in Singapore.

Prosthesis means an artificial device extension that replaces any limb or eye of the **insured**.

Reasonable expenses means expenses paid for medical services or treatment which are appropriate and consistent with the diagnosis and according to accepted medical standards, and which could not have reasonably been avoided without negatively affecting the **insured**'s medical condition. These expenses must not be more than the general level of charges made by other medical service suppliers of similar standing in Singapore for the services and supplies.

Registered medical practitioner means a doctor qualified in western medicine who is licensed and authorised in the geographical area they are practising in to provide medical or surgical services. This cannot be **you**, the **insured** or **your** or the **insured**'s parent, brother or sister, husband or wife, child or relative.

Regulations mean any subsidiary legislation made under the **Act** and, as amended, extended or re-enacted from time to time.

Reinstatement date means the date when **we** approve **your** application for reinstatement or when **we** receive the reinstatement **premium**, whichever is later.

Renewal certificate means (in cases where **your policy** is renewed) the renewal certificate issued for **your policy**.

Renewal date means the **start date** of the relevant renewed **policy year** covered by **your policy** and shown in the **renewal certificate**.

Restructured hospital means a **hospital** in Singapore that:

- is run as a private company owned by the Singapore Government;
- is governed by broad policy guidance from the Singapore Government through **MOH**; and
- receives a yearly government subsidy to provide subsidised medical services to its patients.

Schedule of benefits means the schedule of benefits attached to these conditions (or any revised schedule of benefits which **we** may issue in an endorsement to **your policy**, or when renewing **your policy**).

Short-stay ward means a ward in the emergency department of a **hospital** for patients who need a short period of inpatient monitoring and treatment.

Specialist means a **registered medical practitioner** who has the extra qualifications and expertise needed to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine, like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, dermatology and physiotherapy.

Start date means the date **your policy** starts and is shown in the **policy certificate**.

Staying in a community hospital is defined in line with the conditions in clause 1.1(h).

Staying in a hospital means a continuous period of time, during which the **insured** is admitted to and stays in a **hospital** for **necessary medical treatment**, in line with the terms of **your policy** and where room and board charges are made. This includes day surgery for which no overnight stay is needed (as long as the surgery is listed in the **surgical limits table**).

Surgical limits table means the latest surgical operation fee tables 1 to 7 set by **MOH** from time to time.

We, us or **our** means NTUC Income Insurance Co-operative Limited.

You or **your** means the person named in the **policy certificate** as the policyholder.

Policy Owners' Protection Scheme
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 or www.lia.org.sg or www.sdic.org.sg).