



# Better Care *Better Lives*

## Enhanced IncomeShield

HEALTH INSURANCE

Unlimited lifetime coverage.  
Affordable and flexible protection.

Having peace of mind ensures that you can focus on the finer things in life. Enhanced IncomeShield is a MediSave-approved Integrated Shield Plan (IP) that gives you assurance that your hospital and surgical expenses<sup>1</sup> are well taken care of.

### Why is it good for me?

- 1 **Unlimited lifetime coverage<sup>2</sup>**
- 2 **As charged<sup>3</sup> coverage**— helping you pay for what you have incurred
- 3 **Letter of Guarantee<sup>4</sup>** to waive hospital deposits
- 4 **Premiums payable with MediSave** up to the withdrawal limits (main plan only)
- 5 **Ease of access** to a panel<sup>5</sup> of specialists for your medical care
- 6 **Option to enhance coverage** with Deluxe Care Rider and Classic Care Rider

# Enhanced IncomeShield

HEALTH INSURANCE

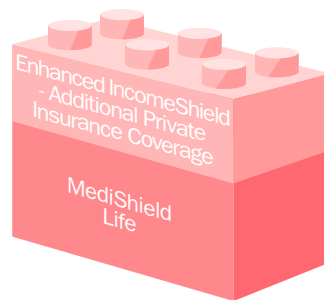
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## MediShield Life and Enhanced IncomeShield

Enhanced IncomeShield 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 Enhanced IncomeShield, 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, your loved ones are relieved of financial burden if something unforeseen happens.

## As charged coverage

Enhanced IncomeShield helps to pay for the eligible hospitalisation costs that you have incurred<sup>3</sup>, so you can focus on recuperating without any financial stress.

## Letter of Guarantee

A Letter of Guarantee<sup>4</sup> makes hospital admission easier by waiving deposits required by hospitals.

# Enhanced IncomeShield

HEALTH INSURANCE

## Affordable and flexible

Use your CPF MediSave to pay your premiums. With the launch of 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 Enhanced IncomeShield'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
Over 70	\$900

## Panel<sup>5</sup> clinics

Enjoy ease of access to a panel<sup>5</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 plans which only provide coverage for restructured hospitals do not cater to medical consultation and treatment by private medical specialists, including those from our panel<sup>5</sup>, and you may incur additional costs.

## 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).

# Enhanced IncomeShield

HEALTH INSURANCE

## A plan for everyone

Depending on your financial and medical needs, Enhanced IncomeShield offers you a choice of three plan types: Preferred, Advantage and Basic.

Benefits	MediShield Life	Enhanced IncomeShield (Payout includes MediShield Life payout)		
		Preferred	Advantage	Basic
Ward entitlement		Standard room in private hospital or private medical institution	Restructured hospital for ward class A and below	Restructured hospital for ward class B1 and below
<b>Inpatient hospital treatment</b>	<b>Limits of compensation</b>			
Room, board and medical-related services <sup>6</sup>	\$700 (each day)	As charged	As charged	As charged
Intensive care unit (ICU) and medical-related services <sup>6</sup>	\$1,200 (each day)			
Surgical benefits (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			
- Table 2	\$480			
- Table 3	\$900			
- Table 4	\$1,150			
- Table 5	\$1,400			
- Table 6	\$1,850			
- Table 7 (more complex procedures)	\$2,000			
Organ transplant benefit (including stem-cell transplant)	Covered under inpatient hospital treatment			
Surgical implants <sup>7</sup>	\$7,000 (each treatment)			
Gamma knife and novalis radiosurgery	\$4,800 (each procedure)			
Accident inpatient dental treatment	Covered under inpatient hospital treatment			

Continued on the following page

# Enhanced IncomeShield

HEALTH INSURANCE

Continued from the previous page

Benefits	MediShield Life	Preferred	Advantage	Basic
<b>Inpatient hospital treatment</b>	<b>Limits of compensation</b>			
Pre-hospitalisation treatment <sup>8</sup>	Not covered	As charged Not provided by our panel <sup>5</sup> : up to 100 days before admission Provided by our panel <sup>5</sup> : Up to 180 days before admission <sup>9</sup>	As charged Up to 100 days before admission	
Post-hospitalisation treatment <sup>8</sup>		As charged Not provided by our panel <sup>5</sup> : up to 100 days after discharge Provided by our panel <sup>5</sup> : Up to 365 days after discharge <sup>9</sup>	As charged Up to 100 days after discharge	
Staying in a community hospital <sup>6, 10</sup>	\$350 (each day)	As charged (up to 90 days for each admission)	As charged (up to 90 days for each admission)	As charged (up to 90 days for each admission)
<b>Outpatient hospital treatment</b>	<b>Limits of compensation</b>			
Stereotactic radiotherapy for cancer	\$1,800 (each session)	As charged	As charged	As charged
Radiotherapy for cancer - External or superficial - Brachytherapy with or without external	\$140 (each session) \$500 (each session)			
Chemotherapy for cancer	\$3,000 (each month)			
Immunotherapy for cancer	Not covered			
Renal dialysis	\$1,000 (each month)			
Erythropoietin and other drugs approved under MediShield Life for chronic renal failure	\$200 (each month)			
Cyclosporin or tacrolimus and other drugs approved under MediShield Life for organ transplant	\$200 (each month)			

# Enhanced IncomeShield

HEALTH INSURANCE

Benefits	MediShield Life	Preferred	Advantage	Basic
<b>Special benefits</b>	<b>Limits on special benefits</b>			
Breast reconstruction after mastectomy <sup>11</sup>	Covered under inpatient hospital treatment	As charged	As charged	As charged
Congenital abnormalities benefit		As charged (with 12 months' waiting period)	As charged (with 12 months' waiting period)	As charged (with 12 months' waiting period)
Pregnancy complications benefit		As charged <sup>12</sup> (with 10 months' waiting period)	As charged <sup>12</sup> (with 10 months' waiting period)	As charged <sup>12</sup> (with 10 months' waiting period)
Living organ donor (insured) transplant benefit - Insured as the living donor donating an organ		As charged, up to \$60,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$40,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$20,000 (each transplant with 24 months' waiting period for the person receiving the organ)
Living organ donor (non-insured) transplant benefit (each transplant) - Insured as the recipient of organ		As charged, up to \$60,000	Covered up to MediShield Life benefits only	Covered up to MediShield Life benefits only
Inpatient psychiatric treatment benefit	\$100 (each day, up to 35 days for each policy year)	As charged, up to \$7,000 (each policy year)	As charged, up to \$7,000 (each policy year)	As charged, up to \$5,000 (each policy year)
Prosthesis benefit (each policy year)	Covered under surgical implants	As charged, up to \$10,000	As charged, up to \$6,000	As charged, up to \$6,000
Emergency overseas treatment	Not covered	As charged but limited to costs of Singapore private hospitals	As charged but limited to costs of ward class A in Singapore restructured hospitals	As charged but limited to costs of ward class B1 in Singapore restructured hospitals
Final expenses benefit <sup>13</sup>		\$5,000	\$5,000	\$3,000

# Enhanced IncomeShield

HEALTH INSURANCE

Benefits	MediShield Life		Preferred	Advantage	Basic
Limit in each policy year	\$100,000		\$1,500,000	\$500,000	\$250,000
Limit in each lifetime	Unlimited		Unlimited	Unlimited	Unlimited
Last entry age (age next birthday)	Does not apply		75	75	75
Maximum coverage age	Lifetime		Lifetime	Lifetime	Lifetime
Pro-ration factor <sup>14</sup>	SG	PR	SG/PR/FR	SG/PR/FR	SG/PR/FR <sup>15</sup>
<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
- Ward class B2+	70%	47%		Does not apply	Does not apply
- Ward class B1	43%	38%		Does not apply	Does not apply
- Ward class A	35%	35%		Does not apply	85%
- Private hospital or private medical institution or emergency overseas treatment <sup>16</sup>	35%	35%		Does not apply	65%
- 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	Does not apply
- Ward class A	50%	50%		Does not apply	85%
<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
- Private hospital or private medical institution or emergency overseas treatment <sup>16</sup>	35%	35%		Does not apply	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>17</sup>	50%	50%		Does not apply	Does not apply
- Private hospital or private medical institution <sup>17</sup>	50%	50%		Does not apply	65%
SG: Singapore Citizen      PR: Singapore Permanent Resident      FR: Foreigner					

# Enhanced IncomeShield

HEALTH INSURANCE

Benefits	MediShield Life	Preferred	Advantage	Basic
<b>Deductible for each policy year for an insured aged 80 years or below at next birthday<sup>18</sup></b>				
<b>Inpatient</b>				
- 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	\$2,000	\$2,500	\$2,500	\$2,500
- Ward class A	\$2,000	\$3,500	\$3,500	\$2,500
- Private hospital or private medical institution or emergency overseas treatment <sup>16</sup>	\$2,000	\$3,500	\$3,500	\$2,500
- 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	\$2,000	\$2,500	\$2,500	\$2,500
- Ward class A	\$2,000	\$3,500	\$3,500	\$2,500
<b>Day surgery or short-stay ward</b>				
- Subsidised	\$1,500	\$2,000	\$2,000	\$2,000
- Non-subsidised	\$1,500	\$3,500	\$3,500	\$2,500
<b>Deductible for each policy year for an insured aged over 80 years at next birthday<sup>18</sup></b>				
<b>Inpatient</b>				
- Restructured hospital				
- Ward class C	\$2,000	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,750	\$3,750	\$3,750
- Ward class A	\$3,000	\$5,250	\$5,250	\$3,750
- Private hospital or private medical institution or emergency overseas treatment <sup>16</sup>	\$3,000	\$5,250	\$5,250	\$3,750
- Community hospital				
- Ward class C	\$2,000	\$2,250	\$2,250	\$2,250
- Ward B2 or B2+	\$3,000	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,750	\$3,750	\$3,750
- Ward class A	\$3,000	\$5,250	\$5,250	\$3,750
<b>Day surgery or short-stay ward</b>				
- Subsidised	\$3,000	\$3,000	\$3,000	\$3,000
- Non-subsidised	\$3,000	\$5,250	\$5,250	\$3,750
<b>Co-insurance</b>				
<b>Inpatient hospital treatment</b>				
Claimable amount <sup>19</sup> :				
\$0 - \$3,000	10%	10%	10%	10%
\$3,001 - \$5,000	10%	10%	10%	10%
\$5,001 - \$10,000	5%	10%	10%	10%
Above \$10,000	3%	10%	10%	10%
<b>Outpatient hospital treatment</b>	10%	10%	10%	10%



# Enhanced IncomeShield

HEALTH INSURANCE

## Table of Premium Rates

Enhanced IncomeShield Yearly Premium Rates<sup>20</sup> for insured person who is a Singapore Citizen or Permanent Resident

Age next birthday <sup>^</sup>	MediShield Life Premiums (Fully payable by MediSave) <sup>~</sup>	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage							
			Enhanced IncomeShield							
			Preferred		Advantage		Basic - SG		Basic - PR	
			Premiums	Cash outlay <sup>#</sup>	Premiums	Cash outlay <sup>#</sup>	Premiums	Cash outlay <sup>#</sup>	Premiums	Cash outlay <sup>#</sup>
1 to 18	\$130	\$300	\$205	-	\$69	-	\$49	-	\$56	-
19 to 20	\$130		\$252	-	\$87	-	\$73	-	\$78	-
21 to 30	\$195		\$255	-	\$71	-	\$57	-	\$62	-
31 to 35	\$310		\$375	\$75	\$104	-	\$71	-	\$81	-
36 to 40	\$310		\$392	\$92	\$128	-	\$81	-	\$99	-
41 to 45	\$435	\$600	\$648	\$48	\$212	-	\$123	-	\$151	-
46 to 50	\$435		\$766	\$166	\$224	-	\$140	-	\$170	-
51 to 55	\$630		\$888	\$288	\$343	-	\$154	-	\$185	-
56 to 60	\$630		\$1,162	\$562	\$379	-	\$166	-	\$198	-
61 to 65	\$755		\$1,592	\$992	\$603	\$3	\$308	-	\$367	-
66 to 70	\$815	\$900	\$2,250	\$1,650	\$912	\$312	\$477	-	\$578	-
71 to 73	\$885		\$3,113	\$2,213	\$1,299	\$399	\$725	-	\$871	-
74 to 75	\$975		\$3,553	\$2,653	\$1,544	\$644	\$859	-	\$1,031	\$131
76 to 78	\$1,130		\$3,994	\$3,094	\$1,877	\$977	\$1,026	\$126	\$1,238	\$338
79 to 80	\$1,175		\$4,506	\$3,606	\$2,169	\$1,269	\$1,162	\$262	\$1,398	\$498
81 to 83	\$1,250	\$900	\$4,726	\$3,826	\$2,242	\$1,342	\$1,275	\$375	\$1,508	\$608
84 to 85	\$1,430		\$5,270	\$4,370	\$2,561	\$1,661	\$1,502	\$602	\$1,775	\$875
86 to 88	\$1,500		\$5,890	\$4,990	\$2,849	\$1,949	\$1,656	\$756	\$2,169	\$1,269
89 to 90	\$1,500		\$6,455	\$5,555	\$3,152	\$2,252	\$1,929	\$1,029	\$2,491	\$1,591
91 to 93	\$1,530		\$6,614	\$5,714	\$3,487	\$2,587	\$2,308	\$1,408	\$2,939	\$2,039
94 to 95	\$1,530	\$900	\$7,143	\$6,243	\$3,878	\$2,978	\$2,573	\$1,673	\$3,250	\$2,350
96 to 98	\$1,530		\$7,641	\$6,741	\$4,249	\$3,349	\$2,836	\$1,936	\$3,560	\$2,660
99 to 100	\$1,530		\$8,117	\$7,217	\$4,609	\$3,709	\$3,108	\$2,208	\$3,881	\$2,981
Over 100	\$1,530		\$8,289	\$7,389	\$4,985	\$4,085	\$3,395	\$2,495	\$4,221	\$3,321

SG: Singapore Citizen PR: Singapore Permanent Resident

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

<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) buying Enhanced IncomeShield Preferred plan, the total premium = \$195 + \$255 = \$450.

# Enhanced IncomeShield

HEALTH INSURANCE

## Enhanced IncomeShield Yearly Premium Rates<sup>20</sup> for insured person who is a Foreigner

Age next birthday <sup>^</sup>	Total MediSave Withdrawal Limits <sup>~</sup>	Enhanced IncomeShield					
		Preferred		Advantage		Basic - FR	
		Total premiums	Cash outlay <sup>#</sup>	Total premiums	Cash outlay <sup>#</sup>	Total premiums	Cash outlay <sup>#</sup>
1 to 18	\$430	\$335	-	\$199	-	\$194	-
19 to 20	\$430	\$382	-	\$217	-	\$215	-
21 to 30	\$495	\$450	-	\$266	-	\$264	-
31 to 35	\$610	\$685	\$75	\$414	-	\$401	-
36 to 40	\$610	\$702	\$92	\$438	-	\$433	-
41 to 45	\$1,035	\$1,083	\$48	\$647	-	\$629	-
46 to 50	\$1,035	\$1,201	\$166	\$659	-	\$650	-
51 to 55	\$1,230	\$1,518	\$288	\$973	-	\$907	-
56 to 60	\$1,230	\$1,792	\$562	\$1,009	-	\$922	-
61 to 65	\$1,355	\$2,347	\$992	\$1,358	\$3	\$1,229	-
66 to 70	\$1,415	\$3,065	\$1,650	\$1,727	\$312	\$1,481	\$66
71 to 73	\$1,785	\$3,998	\$2,213	\$2,184	\$399	\$1,986	\$201
74 to 75	\$1,875	\$4,528	\$2,653	\$2,519	\$644	\$2,241	\$366
76 to 78	\$2,030	\$5,124	\$3,094	\$3,007	\$977	\$2,643	\$613
79 to 80	\$2,075	\$5,681	\$3,606	\$3,344	\$1,269	\$2,909	\$834
81 to 83	\$2,150	\$5,976	\$3,826	\$3,492	\$1,342	\$2,882	\$732
84 to 85	\$2,330	\$6,700	\$4,370	\$3,991	\$1,661	\$3,321	\$991
86 to 88	\$2,400	\$7,390	\$4,990	\$4,349	\$1,949	\$4,010	\$1,610
89 to 90	\$2,400	\$7,955	\$5,555	\$4,652	\$2,252	\$4,364	\$1,964
91 to 93	\$2,430	\$8,144	\$5,714	\$5,017	\$2,587	\$4,888	\$2,458
94 to 95	\$2,430	\$8,673	\$6,243	\$5,408	\$2,978	\$5,232	\$2,802
96 to 98	\$2,430	\$9,171	\$6,741	\$5,779	\$3,349	\$5,573	\$3,143
99 to 100	\$2,430	\$9,647	\$7,217	\$6,139	\$3,709	\$5,928	\$3,498
Over 100	\$2,430	\$9,819	\$7,389	\$6,515	\$4,085	\$6,302	\$3,872

FR: Foreigner

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

<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) buying Enhanced IncomeShield Preferred plan, the total cash outlay will be \$450.

# Enhanced IncomeShield

HEALTH INSURANCE

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## 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 either Deluxe Care Rider or Classic Care Rider to supplement your Enhanced IncomeShield.

## 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>5</sup>	Treatment not provided by our panel <sup>5</sup>
Co-payment limit (each policy year)	Up to \$3,000	No limit

2. Zero<sup>21</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>5</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>22</sup> gets warded.

# Enhanced IncomeShield

HEALTH INSURANCE

## Deluxe Care Rider Yearly Premium Rates<sup>20,23</sup>

Age next birthday <sup>^</sup>	Preferred	Advantage	Basic
1 to 18	\$441	\$171	\$106
19 to 20	\$478	\$186	\$118
21 to 25	\$500	\$197	\$118
26 to 30	\$506	\$197	\$118
31 to 35	\$632	\$212	\$134
36 to 40	\$663	\$217	\$142
41 to 45	\$819	\$327	\$213
46 to 50	\$819	\$346	\$219
51 to 55	\$1,373	\$466	\$308
56 to 60	\$2,077	\$532	\$360
61 to 65	\$2,690	\$753	\$485
66 to 70	\$3,487	\$997	\$623
71 to 73	\$4,257	\$1,245	\$754
74 to 75	\$4,634	\$1,469	\$905
76 to 78	\$5,312	\$1,549	\$992
79 to 80	\$5,821	\$1,777	\$1,197
81 to 83	\$6,347	\$1,994	\$1,378
84 to 85	\$6,367	\$2,202	\$1,521
86 to 88	\$6,375	\$2,379	\$1,676
89 to 90	\$6,400	\$2,691	\$1,835
91 to 93	\$6,433	\$2,907	\$2,004
94 to 95	\$6,536	\$3,133	\$2,122
96 to 98	\$6,598	\$3,364	\$2,259
99 to 100	\$6,617	\$3,587	\$2,409
Over 100	\$6,855	\$3,755	\$2,501

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

# Enhanced IncomeShield

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>5</sup>	Treatment not provided by our panel <sup>5</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>5</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>22</sup> gets warded.

## Classic Care Rider Yearly Premium Rates<sup>20,23</sup>

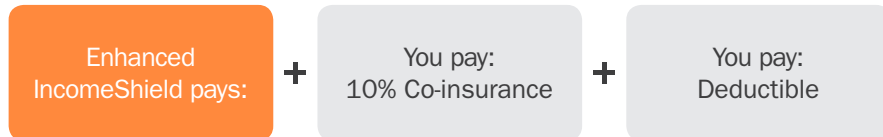
Age next birthday <sup>^</sup>	Preferred	Advantage	Basic
1 to 18	\$202	\$85	\$65
19 to 20	\$204	\$88	\$71
21 to 25	\$204	\$88	\$71
26 to 30	\$204	\$88	\$71
31 to 35	\$205	\$94	\$78
36 to 40	\$205	\$103	\$83
41 to 45	\$405	\$157	\$133
46 to 50	\$405	\$170	\$140
51 to 55	\$657	\$205	\$176
56 to 60	\$753	\$218	\$182
61 to 65	\$1,040	\$322	\$252
66 to 70	\$1,428	\$442	\$329
71 to 73	\$1,814	\$587	\$398
74 to 75	\$2,032	\$702	\$494
76 to 78	\$2,487	\$820	\$583
79 to 80	\$2,937	\$905	\$680
81 to 83	\$2,973	\$993	\$760
84 to 85	\$3,021	\$1,048	\$836
86 to 88	\$3,500	\$1,272	\$1,064
89 to 90	\$3,524	\$1,360	\$1,155
91 to 93	\$3,568	\$1,571	\$1,348
94 to 95	\$3,590	\$1,619	\$1,444
96 to 98	\$3,599	\$1,666	\$1,543
99 to 100	\$3,643	\$1,714	\$1,639
Over 100	\$3,744	\$1,780	\$1,698

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

# Enhanced IncomeShield

HEALTH INSURANCE

## How Enhanced IncomeShield works for you



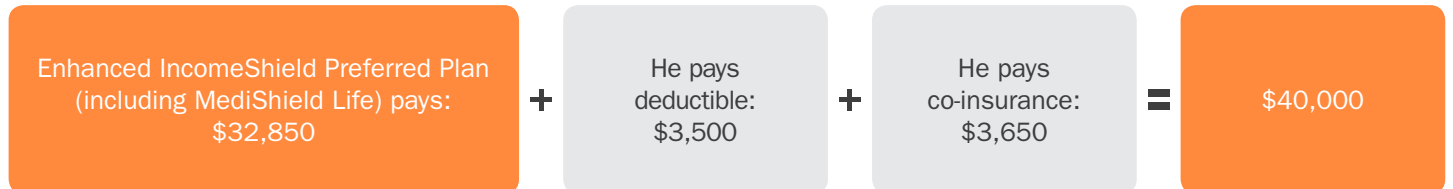
Deductible: Amount per policy year you would need to pay for claims made in a policy year, before there is a payout from Enhanced IncomeShield

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

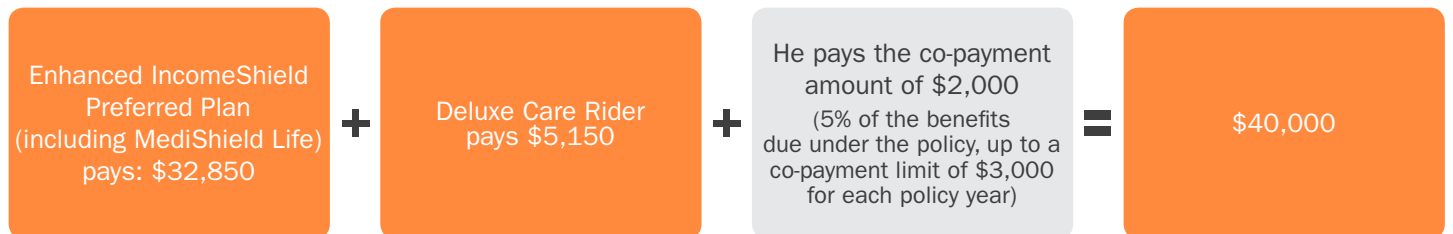
## How Enhanced IncomeShield and Deluxe Care Rider work for you

Mr Lee (age 40), who is covered under Enhanced IncomeShield Preferred Plan, was hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our panel**<sup>5</sup>. His total bill was \$40,000.

### Enhanced IncomeShield (Preferred Plan)



### Enhanced IncomeShield (Preferred 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.

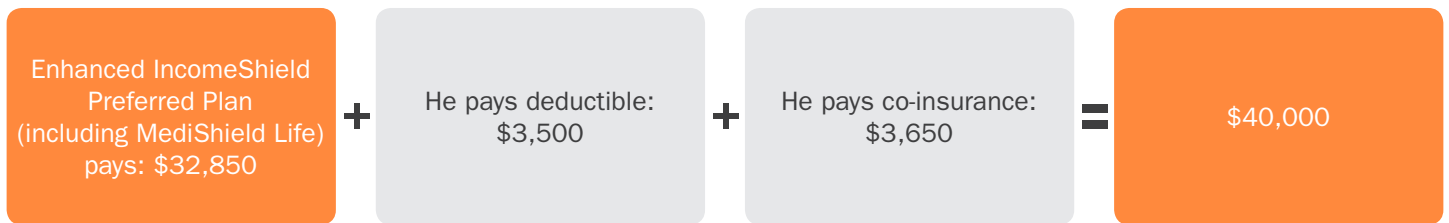
# Enhanced IncomeShield

HEALTH INSURANCE

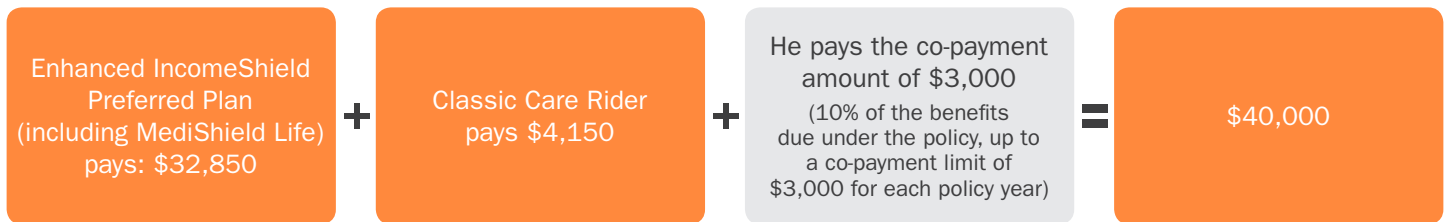
## How Enhanced IncomeShield and Classic Care Rider work for you

Mr Lee (age 40), who is covered under Enhanced IncomeShield Preferred Plan, was hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our panel**<sup>5</sup>. His total bill was \$40,000.

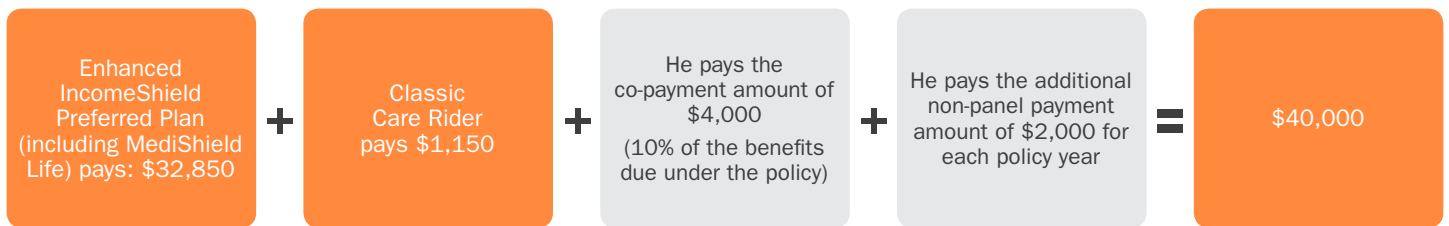
### Enhanced IncomeShield (Preferred Plan)



### Enhanced IncomeShield (Preferred 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.

# Enhanced IncomeShield

HEALTH INSURANCE

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## 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 Enhanced IncomeShield and riders.
- 2 Subject to policy year limit and any benefit limits.
- 3 We reimburse you the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits and any other policy terms (including exclusions).
- 4 Subject to individual hospital guidelines. Other terms and conditions apply.
- 5 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.
- 6 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.
- 7 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)



# Enhanced IncomeShield

## HEALTH INSURANCE

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### IMPORTANT NOTES

- 8 Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment benefit, accident inpatient dental treatment, emergency overseas treatment or stay in a short-stay ward. Pre-hospitalisation and post-hospitalisation treatment are also not payable if the inpatient hospital treatment received during the stay in hospital are not payable.
- 9 If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred plan, we will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into hospital and up to 365 days after the date they left hospital.
- To avoid doubt, if there is more than one treating registered medical practitioner or specialist for the insured's same stay in hospital, we will cover up to 180 days of pre-hospitalisation treatment and up to 365 days of post-hospitalisation treatment only when the main (or primary) treating registered medical practitioner or specialist is part of our panel.
- 10 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.
- 11 The breast reconstruction must be performed by a registered medical practitioner during a stay in hospital within 365 days from the date the insured leaves the hospital when the mastectomy was done.
- 12 Pregnancy complications benefit pays for inpatient hospital treatment for the following:
- ectopic pregnancy
  - pre-eclampsia or eclampsia
  - disseminated intravascular coagulation (DIC)
  - miscarriage where 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
  - acute fatty liver diagnosed during pregnancy
  - postpartum haemorrhage with hysterectomy done
  - amniotic fluid embolism
  - abruptio placentae (placenta abruption)
  - choriocarcinoma and hydatidiform mole – a histologically confirmed choriocarcinoma or molar pregnancy
  - placenta previa
  - antepartum haemorrhage
- 13 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 (i) while in hospital; or (ii) within 30 days of leaving hospital. 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.
- 14 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.
- 15 If the insured is a Singapore Permanent Resident or a foreigner, we will further reduce the amount of each benefit we will pay by the citizenship factor below. The citizenship factor applies to any claim under your policy unless you have chosen the Singapore Permanent Resident or foreigner plan.
- Enhanced Basic: 89% (for Singapore Permanent Resident); 80% (for foreigner)
- 16 MediShield Life does not cover emergency overseas treatment.
- 17 Pro-ratio for non-subsidised outpatient cancer treatments will apply for MediShield Life. Renal dialysis and immunosuppressant drugs approved under MediShield Life for organ transplant will not be pro-rated for MediShield Life.
- 18 Deductible does not apply to outpatient hospital treatment.

# Enhanced IncomeShield

HEALTH INSURANCE

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## IMPORTANT NOTES

- 19 Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ration and citizenship factor, if needed.
- 20 Premium rates are inclusive of 7% GST. Yearly premium rates are applicable to policies and riders 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.
- 21 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.
- 22 The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.
- 23 The plan selected for the Deluxe Care Rider and Classic Care Rider must be the same as the Enhanced IncomeShield plan. The premium rates for all riders are applicable to all nationalities. The premiums are payable by cash, cheque, credit card or GIRO only.

Enhanced IncomeShield 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), Enhanced IncomeShield 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/enhanced-incomeshield-policy-conditions.pdf](http://www.income.com.sg/enhanced-incomeshield-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