



SAFEGUARD

— your —
silver years

MerdekaCare

GENERAL INSURANCE

Comprehensive protection for ageing well, for life. Enjoy benefits designed to make life better for members of the Pioneer and Merdeka generation.

Living and ageing well with peace of mind does not have to cost you much. From as little as \$0.32¹ a day, you can enjoy up to \$60,000² coverage against personal accidents as well as coverage against other expenses resulting from accidents, such as medical, home care services, rehabilitation and caregiver training. MerdekaCare puts you in the best position to pursue new priorities and experiences without being burdened by your worries.

Why is it good for your parents?

- 1 Renewable for life³
- 2 No medical check-up is required
- 3 Payout of up to \$50,000⁴ for permanent disability due to accident
- 4 Comprehensive coverage for recovery care such as home care services and home modification expenses after an accident

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Renewable for life³

You are eligible for MerdekaCare if you are 60 years old and above. This plan may be renewed³ for life and no medical check-up is required.

Hospitalisation expenses coverage and daily cash benefit

MerdekaCare covers your medical and hospital treatment expenses in the event of an accident. You will also get up to \$100 per day⁵ for your hospital stay so that you can focus on recovering instead of worrying about hefty medical bills.

Recover in the comfort of your home

MerdekaCare offers a comprehensive range of benefits to make your recovery at home more comfortable in the wake of an accident. These benefits include home modification such as the installation of handrails and non-slip tiles so you can get around more easily, home care services, rehabilitation and even caregiver training⁶.

Lump sum payout

If permanent disability due to an accident happens, you will receive a lump sum benefit of up to \$50,000⁴. If accidental death occurs, an amount of \$10,000 will be paid to help with final expenses.

Ensure your parents are well-protected in their silver years

As your parents enter their silver years, they become more prone to accidents and the road to recovery may take longer than expected. With MerdekaCare Insurance, you can achieve greater peace of mind knowing that they are well-protected with extensive coverage against medical fees, mobility aids, home care services and rehabilitation expenses incurred due to an accident.

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

Eligibility:

- Both you and your parent(s) must be Singapore citizens and hold valid Singapore National Registration Identification Cards (NRIC)
- Your parent(s), the insured must be living or working in Singapore, or living outside Singapore for no more than 180 days at any one time
- Your parent(s), the insured must be born on or before 31 December 1959

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Table of coverage

Benefits ⁷	Plan 1	Plan 2	Plan 3
	Maximum benefits		
Final expenses	\$10,000	\$10,000	\$10,000
Permanent disability (in each policy year)	\$30,000	\$40,000	\$50,000
Outpatient expenses due to accident (in each policy year)	\$500	\$600	\$700
Hospitalisation expenses due to accident (for each accident)	\$1,000	\$2,000	\$3,000
Extra medical expenses for burns, broken bones and fractures (for each policy year)	\$1,000	\$1,500	\$2,000
Daily hospital income (up to 60 days for each accident)	\$50 per day	\$75 per day	\$100 per day
Ambulance fee (for each accident)	\$100	\$150	\$200
Mobility aids (for each accident)	\$1,000	\$1,000	\$1,000
Rehabilitation and physiotherapy (up to \$100 per visit in each policy year)	\$500	\$500	\$500
Senior day-care, home-care or nursing-home service (in each policy year)	\$500	\$1,000	\$1,500
Additional benefits payable for 50% or more Permanent disability (based on the scale of compensation):			
Modifying your home (once a lifetime)	\$3,000	\$4,000	\$5,000
Home-cleaning services (for each accident)	\$200	\$350	\$500
Training your caregiver (once for each accident)	As Charged		
Lifetime Limit ⁸	\$60,000	\$80,000	\$100,000

Premium rates

Entry Age	Yearly premium		
	Plan 1	Plan 2	Plan 3
Age 60 to 75 years old	\$115.56	\$144.45	\$182.97
Age 76 years old and above	\$178.16	\$235.94	\$298.53

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

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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.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1111



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 This premium rate is applicable for people aged 60 to 75 under Plan 1.
- 2 This applies to the limit that can be claimed in one's lifetime under Plan 1.
- 3 Your policy will be renewed as long as:
 - the eligibility requirements are met
 - claims have not reached the lifetime limit allowed for the respective plans
 - the full sum insured under the final expenses or permanent disability benefits have not been claimed.
- 4 You will receive a permanent disability benefit of up to \$50,000 for Plan 3. This benefit is subject to the scale of compensation as shown in the Policy Contract.
- 5 This plan will pay up to \$100 for each day of hospitalisation under Plan 3, up to a maximum of 60 days for each accident.
- 6 This plan will pay for the training of one caregiver and the training will be conducted by our appointed provider.
- 7 This plan will pay you these benefits in the event of an accident.
- 8 You can claim up to this amount in your lifetime. It takes into account all the claims made under the same policy, from the policy effective date up to the time when the policy is being terminated in line with policy conditions.

This is for general information only. You can find the usual terms and conditions of this plan in the policy conditions. 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. We may recover from you any expense incurred in underwriting this plan.

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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 1 June 2019