

Co-Pay Assist Plan

An additional helping hand when you need it most.

With rising healthcare and hospitalisation costs, every bit of financial assistance counts. Co-Pay Assist Plan offers you more financial assistance on top of what you are already being protected for under your Comprehensive Co-Payment Scheme, which requires you to co-pay 15% of your hospital bills and 40% of the hospital bills for your spouse and children. By keeping your hospital bill to a minimum, you can now breathe a little easier during difficult periods in life.

More financial assistance in times of need

Our Co-Pay Assist Plan will pay for half of the eligible medical bills that you are required to co-pay under the Comprehensive Co-Payment Scheme.

This means 7.5% of your hospital bills and 20% of your dependants' hospital bills, which have been approved by your employer, will be taken care of. So, with your financial burden eased, you have more peace of mind to nurse yourself or your family back to good health.

How Co-Pay Assist Plan eases the financial burden.	Scenario 1	Scenario 2
Your hospital bill of	\$4,000	\$4,000
Eligible Medical Bills subject to your employer's approval	\$4,000	\$3,600
Under Comprehensive Co-Payment Scheme, you co-pay 15%	\$ 600	\$ 540
Our Co-Pay Assist Plan pays for 7.5% of the Eligible Medical Bills	\$ 300	\$ 270
Non-claimable amount (exclusions, optional benefits and costs due to upgrading of wards and other medical benefits not covered by your employer)	\$ 0	\$ 400
Amount you need to pay:	\$ 300	\$ 670
Your dependent's hospital bill of	\$4,000	\$4,000
Eligible Medical Bills subject to your employer's approval	\$4,000	\$3,600
Under Comprehensive Co-Payment Scheme, you co-pay 40%	\$1,600	\$1,440
Our Co-Pay Assist Plan pays for 20% of the Eligible Medical Bills	\$ 800	\$ 720
Non-claimable amount (exclusions, optional benefits and costs due to upgrading of wards and other medical benefits not covered by your employer)	\$ 0	\$ 400
Amount you need to pay:	\$ 800	\$1,120

Eligible Medical Bills shall mean the medical bill and a portion thereof which is approved for payment by the employer.

Coverage for where it matters most

Co-Pay Assist Plan covers you for

1. In-patient hospital treatment
2. Out-patient treatment for the following:
 - Kidney Dialysis
 - Chemotherapy
 - Radiotherapy
 - Cyclosporin
 - Erythropoietin

This plan covers only the medical benefits provided by the employer. It does not cover optional benefits and costs due to upgrading of wards.

Benefits at a glance

- **More financial assistance**
- **Coverage for medical treatments**
- **Hassle-free application**

Get in touch

 **CALL**
our hotline at **6788 3113**

 **CLICK**
on www.income.com.sg

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Exclusions:

- Pre-existing condition for which medical treatment, diagnosis, prescribed drugs or consultation had been received 12 months prior to the commencement date of the policy.
- Dental expenses, industrial accidents, major psychiatric illnesses, cosmetic surgery, alcohol abuse, self-inflicted injuries and any other medical expenses not covered by your employer.

Annual Premium Rates

The premium rate varies according to the age of the insured person and the class of ward covered as shown in the following table.

Age Next Birthday	Annual Premium Rates (\$)							
	Ward Entitlement Per Employee				Ward Entitlement Per Dependent			
	A	B1	B2	C	A	B1	B2	C
<30	14	8	3	3	36	22	7	6
30-39	20	12	5	4	54	32	11	9
40-49	28	16	6	5	72	43	14	12
50-59	49	28	11	8	126	76	25	20
60-64	91	52	20	15	234	140	47	37
65-69	126	72	27	21	324	194	65	52
70-74	154	88	33	25	396	238	79	63
75-79	203	116	44	33	522	313	104	84
80 & Above	252	144	54	41	648	389	130	104

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

The first year premium needs to be paid by cash or cheque before issuance of policy. Annual renewal premiums are to be paid via payroll deduction.

For pensioners who are still eligible under the Comprehensive Co Payment Scheme (CCS), you have the option to arrange your annual premium payment to be paid via cash, cheque or GIRO.

Get Insured

Application form can be obtained from your Human Resource Department. Simply submit the completed Proposal Form and Authorisation for Yearly Deduction Form to NTUC Income through your Human Resource Department.

IMPORTANT NOTES

This leaflet is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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 NTUC Income or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 16 January 2012