

Practice Notes

Choosing an appropriate hospital and ward class for hospitalisation and surgery

NTUC Income

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NTUC Income 24-hour Healthcare Hotline 6332 1133

1. Introduction

Incomeshield medical insurance plans are designed to protect you and your family from the financial cost of medical expenses due to serious health conditions. You have to pay part of the medical expenses as 'deductible' and 'coinsurance'. This is intended to discourage unnecessary use, which helps to keep the premiums affordable.

2. Choosing the appropriate hospital and ward class

You are advised to choose the appropriate hospital and ward class based on your Incomeshield plan. In this way, the plan can cover a larger portion of your hospital bill.

Some policyholders have chosen and used ward classes that were higher than the plans they were insured under. As a result their plans only covered a small portion of the bills they incurred.

Plan	< Appropriate hospital and ward class >	
	Public hospital *	Private hospital
P	class C, B2, B1 or A	standard room/ward

A	class C, B2, B1 or A	n.a.
B / MA	class C, B2 or B1	n.a.
C / MB	class C or B2	n.a.

* Public hospital refers to any public, government or restructured hospital.

3. Saving on medical expenses

If you want to pay less or are in doubt about your financial means, choose class C or B2 ward in a public hospital.

Charges at public hospitals are more affordable than charges at private hospitals. Within public hospitals, class C and B2 are given highest subsidies. You will receive good medical care at these wards even though there are less frills.

If you go to class A or B1, you will be treated as a private patient and will not be eligible for subsidies for your follow-up treatment at public hospitals.

4. Call our healthcare hotline

If you require hospitalisation and surgery, please call our 24-hour healthcare hotline 6332 1133. We can advise you on the choice of hospital and ward class, as well as other claim matters.

Group and Health Department
NTUC Income