



Protecting — your — *health*

IncomeShield Standard Plan

HEALTH INSURANCE

Protection for ward Class B1.

A hospital stay can be a stressful experience. Therefore, it is important to know that you are covered during the stay. IncomeShield Standard Plan is a Medisave-approved Integrated Shield Plan (IP) that consists of two parts – the MediShield Life portion and enhanced benefits provided by Income. It takes care of your hospital and surgical expenses¹, ensuring that you focus on making a full recovery in comfort.

Why is it good for me?

- 1 **Unlimited lifetime coverage²**
- 2 **Letter of Guarantee³** to waive hospital deposits
- 3 **Premiums payable with Medisave** (main plan only)
- 4 **Option to enhance coverage with additional riders**
 - Plus Rider⁴ gives you coverage from the first dollar⁵
 - Assist Rider⁴ minimises your hospital bills
 - Daily Cash Rider⁴ pays you cash if you're hospitalised
 - Child Illness Rider⁴ protects your child's well-being

IncomeShield Standard Plan

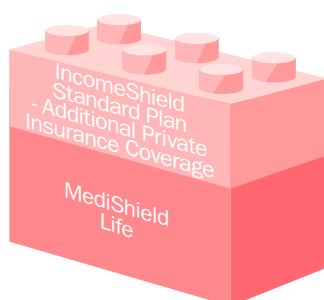
HEALTH INSURANCE

MediShield Life and IncomeShield Standard Plan

IncomeShield Standard Plan 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 IncomeShield Standard Plan, 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.



Unlimited lifetime coverage

You are covered, for life. With no lifetime limit² on your hospital claims, IncomeShield Standard Plan helps to reduce the financial stress on you and your family should you have to stay in hospital.

Letter of Guarantee

A Letter of Guarantee³ makes hospital admission easier by waiving deposits required by hospitals.

IncomeShield Standard Plan

HEALTH INSURANCE

Affordable and flexible

Use your CPF Medisave to pay your premiums. With 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 IncomeShield Standard Plan'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
71 and above	\$900

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.

IncomeShield Standard Plan

HEALTH INSURANCE

Benefits	MediShield Life	IncomeShield Standard Plan (Payout includes MediShield Life payout)
Ward entitlement		Restructured hospital for ward class B1 and below
Inpatient hospital treatment	Limits of compensation	
Room, board and medical-related services (each day) ⁶	\$700	\$1,700
Intensive care unit (ICU) and medical-related services (each day) ⁶	\$1,200	\$2,900
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 table:		
- Table 1 (less complex procedures)	\$200	\$590
- Table 2	\$480	\$1,670
- Table 3	\$900	\$3,290
- Table 4	\$1,150	\$4,990
- Table 5	\$1,400	\$8,760
- Table 6	\$1,850	\$11,670
- Table 7 (more complex procedures)	\$2,000	\$16,720
Surgical implants ⁷	\$7,000 (each treatment)	\$9,800 (each admission)
Gamma knife and novalis radiosurgery (for each procedure)	\$4,800	\$9,600
Staying in a community hospital (each day) ^{6, 8}	\$350	\$650
Inpatient psychiatric treatment (each day, up to 35 days for each policy year)	\$100	\$500
Outpatient hospital treatment	Limits of compensation	
Stereotactic radiotherapy for cancer (for each session)	\$1,800	\$1,800
Radiotherapy for cancer (for each session)		
- External or superficial	\$140	\$550
- Brachytherapy with or without external	\$500	\$1,100
Chemotherapy for cancer (each month)	\$3,000	\$5,200
Renal dialysis (each month)	\$1,000	\$2,750
Erythropoietin and other drugs approved under MediShield Life for chronic renal failure (each month)	\$200	\$450
Cyclosporin or tacrolimus and other drugs approved under MediShield Life for organ transplant (each month)	\$200	\$1,200
Limit in each policy year	\$100,000	\$150,000
Limit in each lifetime	Unlimited	Unlimited
Last entry age (age next birthday)	Does not apply	Does not apply
Maximum coverage age	Lifetime	Lifetime

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IncomeShield Standard Plan

HEALTH INSURANCE

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Benefits	MediShield Life		IncomeShield Standard Plan (Payout includes MediShield Life payout)		
	SG	PR	SG	PR	FR
Pro-ration factor⁹					
Inpatient					
- 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	Does not apply
- Ward class B2+	70%	47%	Does not apply	Does not apply	Does not apply
- Ward class B1	43%	38%	Does not apply	90%	80%
- Ward class A	35%	35%	80%	80%	80%
- Private hospital or private medical institution	35%	35%	50%	50%	50%
- 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	90%	80%
- Ward class A	50%	50%	80%	80%	80%
Day surgery or short-stay ward					
- 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	Does not apply
- Private hospital or private medical institution	35%	35%	65%	65%	65%
Outpatient hospital treatment					
- Restructured hospital subsidised	100%	67%	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised ¹⁰	50%	50%	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution ¹⁰	50%	50%	65%	65%	65%
SG: Singapore Citizen PR: Singapore Permanent Resident FR: Foreigner					

IncomeShield Standard Plan

HEALTH INSURANCE

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Benefits	MediShield Life	IncomeShield Standard Plan (Payout includes MediShield Life payout)
Deductible for each policy year for an insured aged 80 years or below at next birthday¹¹		
Inpatient		
- Restructured hospital		
- Ward class C	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000
- Ward class B1	\$2,000	\$2,500
- Ward class A	\$2,000	\$2,500
- Private hospital or private medical institution	\$2,000	\$2,500
- Community hospital		
- Ward class C	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000
- Ward class B1	\$2,000	\$2,500
- Ward class A	\$2,000	\$2,500
Day surgery or short-stay ward		
- Subsidised	\$1,500	\$1,500
- Non-subsidised	\$1,500	\$2,000
Deductible for each policy year for an insured aged over 80 years at next birthday¹¹		
Inpatient		
- Restructured hospital		
- Ward class C	\$2,000	\$2,000
- Ward class B2 or B2+	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,000
- Ward class A	\$3,000	\$3,000
- Private hospital or private medical institution	\$3,000	\$3,000
- Community hospital		
- Ward class C	\$2,000	\$2,000
- Ward class B2 or B2+	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,000
- Ward class A	\$3,000	\$3,000
Day surgery or short-stay ward		
- Subsidised	\$3,000	\$3,000
- Non-subsidised	\$3,000	\$3,000
Co-insurance		
Inpatient hospital treatment		
- Claimable amount ¹²		
- \$0 - \$3,000	10%	10%
- \$3,001 - \$5,000	10%	10%
- \$5,001 - \$10,000	5%	10%
- Above \$10,000	3%	10%
Outpatient hospital treatment	10%	10%

IncomeShield Standard Plan

HEALTH INSURANCE

Table of Premium Rates

IncomeShield Standard Plan Yearly Premium Rates¹³ for insured person who is a Singapore Citizen or Permanent Resident

Age next birthday	MediShield Life Premiums (Fully payable by Medisave) [^]	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage	
			IncomeShield Standard Plan	
			Premiums	Cash outlay [~]
1 to 18	\$130	\$300	\$35	-
19 to 20	\$130		\$35	-
21 to 30	\$195		\$44	-
31 to 35	\$310		\$59	-
36 to 40	\$310		\$63	-
41 to 45	\$435	\$600	\$96	-
46 to 50	\$435		\$116	-
51 to 55	\$630		\$120	-
56 to 60	\$630		\$129	-
61 to 65	\$755		\$206	-
66 to 70	\$815		\$385	-
71 to 73	\$885		\$566	-
74 to 75	\$975		\$670	-
76 to 78	\$1,130		\$800	-
79 to 80	\$1,175		\$848	-
81 to 83	\$1,250	\$900	\$918	\$18
84 to 85	\$1,430		\$1,081	\$181
86 to 88	\$1,500		\$1,292	\$392
89 to 90	\$1,500		\$1,389	\$489
91 to 93	\$1,530		\$1,500	\$600
94 to 95	\$1,530		\$1,595	\$695
96 to 98	\$1,530		\$1,843	\$943
99 to 100	\$1,530		\$1,927	\$1,027
Over 100	\$1,530		\$2,037	\$1,137

[^] 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.

[~] 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), the total premium = \$195 + \$44 = \$239

IncomeShield Standard Plan

HEALTH INSURANCE

IncomeShield Standard Plan Yearly Premium Rates¹³ for insured person who is a Foreigner

Age next birthday	Total Medisave Withdrawal Limits [^]	IncomeShield Standard Plan	
		Total Premiums	Cash outlay [~]
1 to 18	\$430	\$165	-
19 to 20	\$430	\$165	-
21 to 30	\$495	\$239	-
31 to 35	\$610	\$369	-
36 to 40	\$610	\$373	-
41 to 45	\$1,035	\$531	-
46 to 50	\$1,035	\$551	-
51 to 55	\$1,230	\$750	-
56 to 60	\$1,230	\$759	-
61 to 65	\$1,355	\$961	-
66 to 70	\$1,415	\$1,200	-
71 to 73	\$1,785	\$1,451	-
74 to 75	\$1,875	\$1,645	-
76 to 78	\$2,030	\$1,930	-
79 to 80	\$2,075	\$2,023	-
81 to 83	\$2,150	\$2,168	\$18
84 to 85	\$2,330	\$2,511	\$181
86 to 88	\$2,400	\$2,792	\$392
89 to 90	\$2,400	\$2,889	\$489
91 to 93	\$2,430	\$3,030	\$600
94 to 95	\$2,430	\$3,125	\$695
96 to 98	\$2,430	\$3,373	\$943
99 to 100	\$2,430	\$3,457	\$1,027
Over 100	\$2,430	\$3,567	\$1,137

[^] 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.

[~] 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), the total cash outlay will be \$239.

IncomeShield Standard Plan

HEALTH INSURANCE

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, a total of four riders are available to supplement your IncomeShield Standard Plan: Plus Rider, Assist Rider, Daily Cash Rider and Child Illness Rider.

Plus Rider

Gives you coverage from the first dollar⁵.

1. Zero deductible and co-insurance¹, so you don't have to worry about expensive hospital bills
2. 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 child¹⁴ gets warded

Plus Rider Yearly Premium Rates¹³

Age next birthday [^]	Premiums	Age next birthday [^]	Premiums
1 to 18	\$98	76 to 78	\$873
19 to 30	\$105	79 to 80	\$1,053
31 to 35	\$119	81 to 83	\$1,213
36 to 40	\$126	84 to 85	\$1,339
41 to 45	\$198	86 to 88	\$1,476
46 to 50	\$221	89 to 90	\$1,616
51 to 55	\$259	91 to 93	\$1,764
56 to 60	\$279	94 to 95	\$1,869
61 to 65	\$375	96 to 98	\$1,989
66 to 70	\$483	99 to 100	\$2,121
71 to 73	\$609	Over 100	\$2,202
74 to 75	\$730		

[^] The last entry age is 75, based on the insured's age next birthday when cover starts under this rider.

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HEALTH INSURANCE

Assist Rider

Keeps your hospital bill to a minimum.

1. Pay 10% of the claimable amount¹, subject to a maximum co-payment of \$2,000 each policy year
2. 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 child¹⁴ gets warded

Assist Rider Yearly Premium Rates¹³

Age next birthday [^]	Premiums	Age next birthday [^]	Premiums
1 to 18	\$70	76 to 78	\$631
19 to 30	\$76	79 to 80	\$736
31 to 35	\$85	81 to 83	\$822
36 to 40	\$90	84 to 85	\$904
41 to 45	\$144	86 to 88	\$1,152
46 to 50	\$152	89 to 90	\$1,250
51 to 55	\$190	91 to 93	\$1,465
56 to 60	\$197	94 to 95	\$1,570
61 to 65	\$272	96 to 98	\$1,677
66 to 70	\$356	99 to 100	\$1,781
71 to 73	\$431	Over 100	\$1,846
74 to 75	\$535		

[^] The last entry age is 75, based on the insured's age next birthday when cover starts under this rider.

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HEALTH INSURANCE

Daily Cash Rider

Receive cash benefits¹ upon hospitalisation for extra funds to pay for day-to-day expenditures and other treatment costs.

1. Daily cash benefit¹⁵ of \$50 a day if you get hospitalised
2. Get-well benefit¹⁶ of \$100 upon discharge

Daily Cash Rider Yearly Premium Rates¹³

Age next birthday [^]	Premiums	Age next birthday [^]	Premiums
1 to 30	\$28	66 to 70	\$132
31 to 40	\$37	71 to 73	\$169
41 to 50	\$45	74 to 75	\$206
51 to 55	\$56	76 to 80	\$239
56 to 60	\$75	81 to 85	\$276
61 to 65	\$94		

[^] The last entry age is 65, based on the insured's age next birthday when cover starts under this rider.

Child Illness Rider

Your child's health and well-being is most important. Give your child additional protection.

1. Receive up to \$20,000¹ in the event that your child is stricken with the covered child-related illnesses

Covered Child-related illnesses		
Severe asthma	Insulin-dependent diabetes mellitus	Leukaemia
Haemophilia	Bone-marrow transplant	Still's disease
Rheumatic disease with valvular impairment	Mental retardation due to sickness, injury or accident	Kawasaki disease

2. If your child fractures his/her skull, spine, pelvis or femur, due to an accident, you will receive 10% of the sum assured¹ for each accident, up to a combined sum of 100% of the sum assured within a policy year

Child Illness Rider Yearly Premium Rates¹³

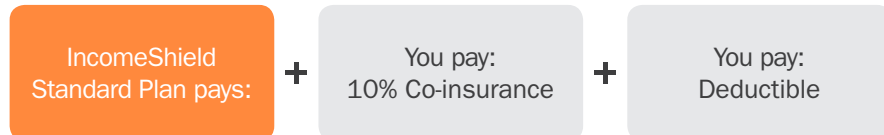
Age next birthday [^]	Premium
1 to 25	\$99

[^] The last entry age is 24, based on the insured's age next birthday when cover starts under this rider.

IncomeShield Standard Plan

HEALTH INSURANCE

How IncomeShield Standard Plan works for you



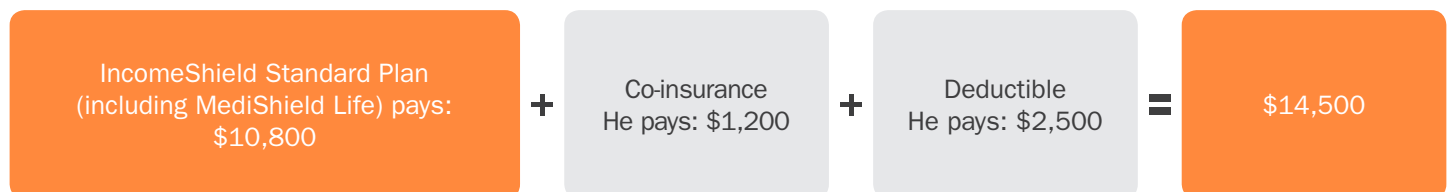
Deductible: Amount per policy year you would need to pay for claims made in a policy year, before there is a payout from IncomeShield Standard Plan

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

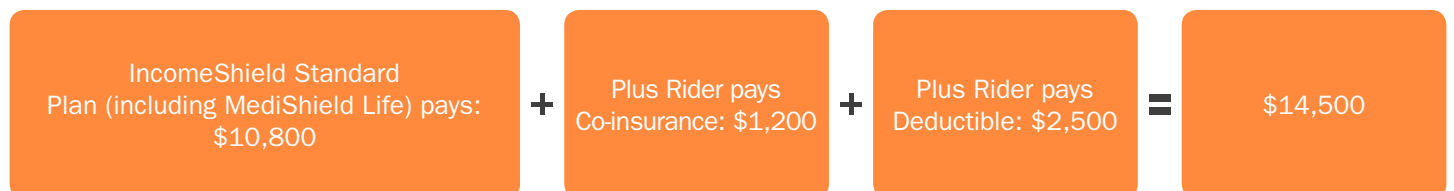
How IncomeShield Standard Plan and Plus Rider work for you

Mr Lee (Singapore Citizen, age 40), who is covered under IncomeShield Standard Plan was admitted to a restructured hospital under Ward Class B1 for 5 days after undergoing a knee replacement surgery. His total bill was \$14,500.

IncomeShield Standard Plan



IncomeShield Standard Plan and Plus Rider

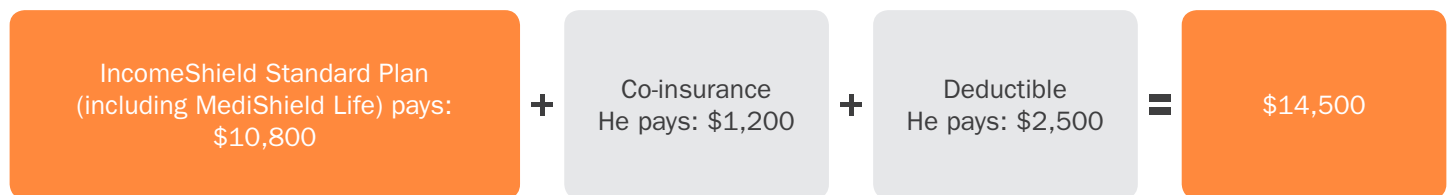


IncomeShield Standard Plan

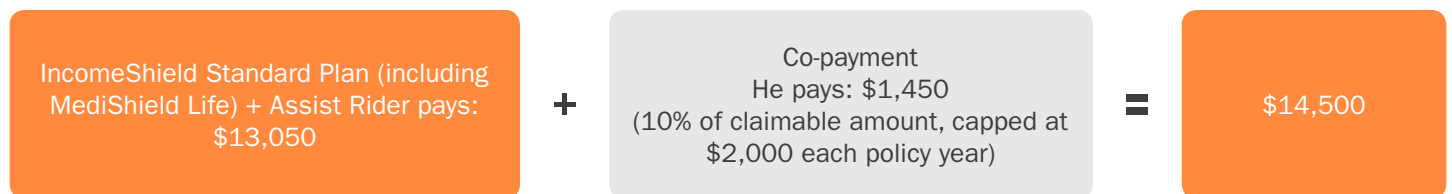
HEALTH INSURANCE

How IncomeShield Standard Plan, Assist Rider and Daily Cash Rider work for you

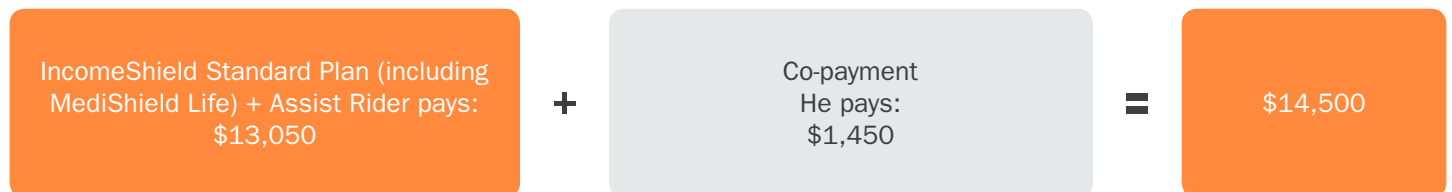
IncomeShield Standard Plan



IncomeShield Standard Plan and Assist Rider



IncomeShield Standard Plan, Assist Rider and Daily Cash Rider



Daily Cash Rider pays him: \$350
(Daily cash benefits of \$50 x 5 days + Get-well benefits of \$100)

Note: The presented illustrations are based on the 50th percentile of restructured hospital ward class B1 knee replacement surgery bills and the bill is within IncomeShield Standard Plan's claimable limits. 50th percentile bill size means 50% of patients pay this amount or less, and 50% pay more. Source: IncomeShield's claim records for knee replacement surgery (cases from 1 Jan 2017 to 31 Dec 2017).

IncomeShield Standard Plan

 **Income**
made different

HEALTH INSURANCE

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 6332 1133



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 Subject to precise terms, conditions and exclusions specified in the policy contract for IncomeShield Standard Plan and riders.
- 2 Subject to policy year limit and benefit limits.
- 3 Subject to individual hospital guidelines. Other terms and conditions apply.
- 4 The plan selected for the Plus Rider, Assist Rider and Daily Cash Rider must be the same as the IncomeShield Standard Plan. The premium rates for all riders are applicable to all nationalities. The premiums are payable by cash, cheque, credit card or GIRO only.
- 5 Subject to admission of ward class, benefit limits and other policy terms.
- 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).
- 8 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.
- 9 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-ration factor that applies to the plan.
- 10 Pro-ration for non-subsidised outpatient cancer treatments will apply for MediShield Life from 1 Nov 2016. Renal dialysis and immunosuppressant drugs approved under MediShield Life for organ transplant will not be pro-rated for MediShield Life.
- 11 Deductible does not apply to outpatient hospital treatment.
- 12 Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ration, if needed.

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IMPORTANT NOTES

- 13 Premium rates are inclusive of 7% GST. Yearly premium rates are applicable to policies and rider effective 1 May 2016 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.
- 14 The insured child must be aged 18 years or below on the date a claim is made for this benefit under the insured child's policy.
- 15 The start date of hospitalisation must be before the end of the policy year in which the insured reaches age 85. Apart from hospitalisation as a result of an accident, the start date of hospitalisation must be 30 days after the start date of this rider or last reinstatement date (if any) of this rider. The total number of days of hospitalisation arising from the same accident or illness from the same confirmed diagnosis, whether the hospitalisation covers one or more policy years, is not more than 365 days. Out of this, any stay in a community hospital must not be for more than 45 days.
- 16 Apart from the hospitalisation arising as a result of an accident, the start date of the hospitalisation must be 30 days after the start date of this rider or last reinstatement date (if any) of this rider. We will not pay the get-well benefit if the insured dies while in hospital; or the insured is in hospital for less than 48 hours.

IncomeShield Standard Plan 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), IncomeShield Standard Plan 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/incomeshield-standard-policy-conditions.pdf, www.income.com.sg/plus-rider-policy-conditions.pdf, www.income.com.sg/assist-rider-policy-conditions.pdf, www.income.com.sg/daily-cash-rider-policy-conditions.pdf and www.income.com.sg/child-illness-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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 27 September 2018