



Enhanced IncomeShield Plan

You Protect Our Nation. We Protect You.

**Frequently Asked Questions
(For Servicemen)**

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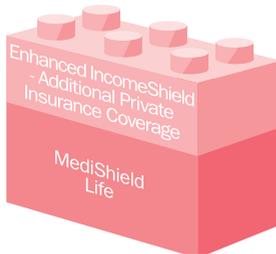
MINDEF/SAF FAQ Booklet

Section 1 – About Portable Medical Insurance Scheme

Q1: What is Portable Medical Insurance (PMI)?

The PMI was introduced on 1 Apr 2012 to encourage MINDEF/SAF servicemen to take up medical insurance early, and to complement servicemen's existing in-service medical benefits. PMI is provided in the form of a medical insurance plan (i.e. Enhanced IncomeShield Plan (EIS) offered by Income). Under the PMI scheme, MINDEF/SAF has partnered with Income to offer the EIS (comprising two portions – (i) MediShield Life; and (ii) an additional private insurance coverage) at discounted premium rates¹, with a simplified underwriting process² where fewer health questions are asked. The PMI aims to help reduce the financial burden on you and your dependants, in the event of hospitalisation, surgery and certain outpatient treatments.

The PMI coverage will continue even after you retire or leave service, as long as you continue to pay the premiums. As the Enhanced Incomeshield is a MediSave-approved medical insurance, premiums can be paid using the MediSave contributions provided by MINDEF/SAF as part of your in-service medical benefits.



PMI is provided in the form of a medical insurance plan (i.e. the Enhanced IncomeShield Plan)

Q2: Who is eligible for PMI?

You are eligible for PMI if you are:

- i) A MINDEF/SAF Serviceman
 - Regulars (including Defence Executive Officers (DXOs);
 - Full-time National Servicemen (NSFs); or
 - Public Service Officers posted to work in MINDEF/SAF
- ii) A Dependant of a MINDEF/SAF serviceman
 - The legally married spouse of the Serviceman (not separated or divorced);
 - The natural, legally adopted or step-child(ren) of the Serviceman; or
 - Parents of the Serviceman

Q3: Is it compulsory for me to take up PMI?

The PMI is not compulsory. Nonetheless, there are advantages to purchasing medical insurance coverage early to ensure adequate medical coverage.

Q4: What is the premium discount that I will receive?

You and your dependants will enjoy premium discounts for PMI coverage if you are working in MINDEF/SAF or are serving full-time National Service at the point of application.

If you are a new applicant:

Main Insured - You will receive a 20% discount for the premiums for the first year of coverage, and a 5% discount for subsequent renewals.

Dependants - The discount of 20% for the first year of coverage will also be extended to your dependants (parents, spouse and child(ren)) who are new applicants of Enhanced IncomeShield policy.

If you are an existing Enhanced IncomeShield policyholder:

Main Insured - the renewal discount of 5% will be granted on your next policy renewal if you are still serving or working in MINDEF/SAF.

Dependants - This renewal discount will not apply to your dependants. You will be required to complete the Option Form to notify us on your policy details.

Q5: With the introduction of PMI, will there be any changes to my existing medical benefits?

The PMI is a separate provision from your in-service medical benefits. It is meant to complement your in-service medical benefits, where you may use the MediSave contributions received as part of your in-service medical benefits to defray your PMI premiums.

Q6: Why should I consider taking up PMI if there are no changes to my existing medical benefits?

If you are a Regular or Public Service Officer working in MINDEF/SAF, the MediSave contributions paid by MINDEF/SAF can be used to purchase Enhanced IncomeShield to cover unforeseen hospital bills that may not be covered under your existing medical benefits.

If you are an NSF, Enhanced IncomeShield can be used to cover hospitalisation charges incurred after your Operationally Ready Date (ORD), subject to policy terms and conditions. This is because coverage under Enhanced IncomeShield is portable and continues even after your ORD, as long as premiums are being paid.

Section 2 – About MediShield Life and Enhanced IncomeShield

Q7: What is Enhanced IncomeShield?

Enhanced IncomeShield is an individual hospital and surgical plan that helps reduce the financial burden on you and your family in the event of hospitalisation. It covers hospitalisation, surgery and certain outpatient treatments. You can then have peace of mind to focus on your health and recovery whilst your hospital and surgical expenses³ are taken care of.

Enhanced IncomeShield is an Integrated Shield Plan that consists of two portions – the MediShield Life portion and an additional private insurance coverage portion.

Q8: What is MediShield Life?

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.



Q9: What are the advantages of the Enhanced IncomeShield Plans?

a) Unlimited lifetime coverage⁴

You are covered for life. As there is no lifetime limit⁴ on your hospital claims, your loved ones will be relieved of financial burden if something unforeseen happens.

b) As charged⁵ coverage

Enhanced IncomeShield helps to pay for the eligible hospitalisation costs that you have incurred⁵, so you can focus on recuperating without any financial stress.

c) Letter of Guarantee⁶

A Letter of Guarantee⁶ makes hospital admission easier by waiving deposits required by hospitals.

d) 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

e) 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.

f) Portability

Enhanced IncomeShield is portable and provides continuous cover, even after you are no longer in service, as long as premiums are paid.

g) Simplified Underwriting

Easier acceptance to our Enhanced IncomeShield plans for you, your spouse and child(ren), requiring you to answer fewer health questions than our standard underwriting.

Q10: Does Enhanced IncomeShield cover 100% of my hospital bill?

In order to instill personal responsibility, the Ministry of Health has mandated that Integrated Shield Plans, including Enhanced IncomeShield, need to have deductible and co-insurance features. Enhanced IncomeShield will pay the remaining claimable hospital bill³.

To have a better understanding of how this works, you can refer to the illustration below:

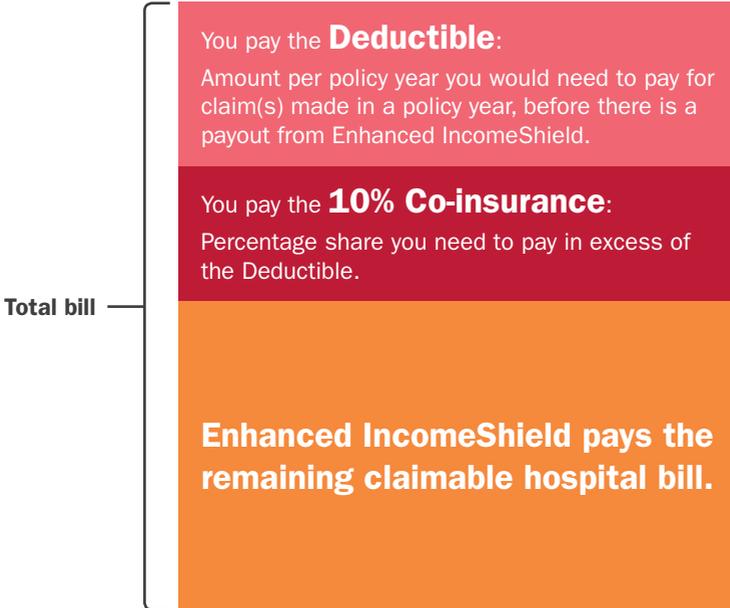


Diagram is not drawn to scale and is subject to the respective plan’s policy terms and conditions. Please refer to the policy contract for more details.

Income offers add-on benefits (riders) to help you pay some of the out-of-pocket expenses. Please refer to Section – About Riders (add-on benefits) for more information.

Q11: What is Pro-Ration Factor?

If you stay in a ward and medical institution higher than your plan’s entitlement, a pro-ration factor will apply to the claimable hospital bill, i.e. an apportionment of your claimable hospital bill will apply. Please refer to our Enhanced IncomeShield brochure at: www.income.com.sg/insurance/health-insurance/enhanced-incomeshield

Q12: Does Enhanced IncomeShield cover day surgery?

Yes, subject to the deductible and co-insurance.

Section 3 – About Riders (add-on benefits)

Q13: What are the rider options under Enhanced IncomeShield?

There are 2 riders that you can purchase to make your Enhanced IncomeShield plan more comprehensive:

- i. Deluxe Care Rider⁷: this reduces your co-payment component to 5% of the claimable amount³
- ii. Classic Care Rider⁷: this reduces your co-payment component to 10% of the claimable amount³ and an additional non-panel payment (if applicable)

Q14: What are Deluxe Care Rider and Classic Care Rider?

The Deluxe Care Rider and Classic Care Rider will cover the deductible and co-insurance parts of your Enhanced IncomeShield plan.

With Deluxe Care Rider and Classic Care Rider⁷, you will need to pay a co-payment of 5% and 10% of the claimable amount³ respectively, subject to a maximum co-payment limit each policy year if your treatment is provided by our panel⁸.

Benefits	Deluxe Care Rider		Classic Care Rider	
	Panel ⁸	Non-Panel	Panel ⁸	Non-Panel
Deductibles and co-insurance	Does not apply			
Co-payment	5% of the benefits due under your policy		10% of the benefits due under your policy	
Co-payment limit (each policy year)	Up to \$3,000	No limit	Up to \$3,000	No limit
Additional non-panel payment (each policy year)	Does not apply	\$0 [#]	Does not apply ⁸	Up to \$2,000
Extra Bed Benefit	Refund up to \$80 per day (up to 10 days for each hospital stay) if the parent/guardian stays in the hospital with the insured child (aged 18 or younger)			

[#] We may apply an additional non-panel payment to this rider at the renewal date by giving you at least 30 days' notice.

To have a better understanding of how this works, please refer to the illustration below:

Enhanced IncomeShield + Deluxe Care Rider (Panel)

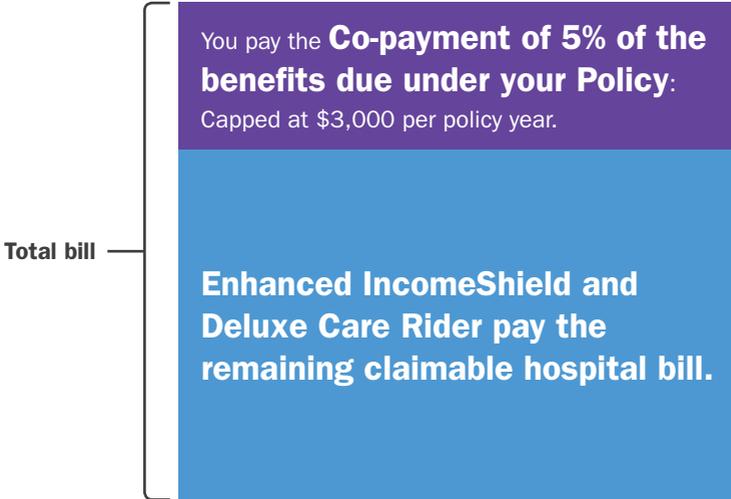


Diagram is not drawn to scale and is subject to the respective plan's policy terms and conditions. Please refer to the policy contract for more details.

Enhanced IncomeShield + Deluxe Care Rider (Non-Panel)

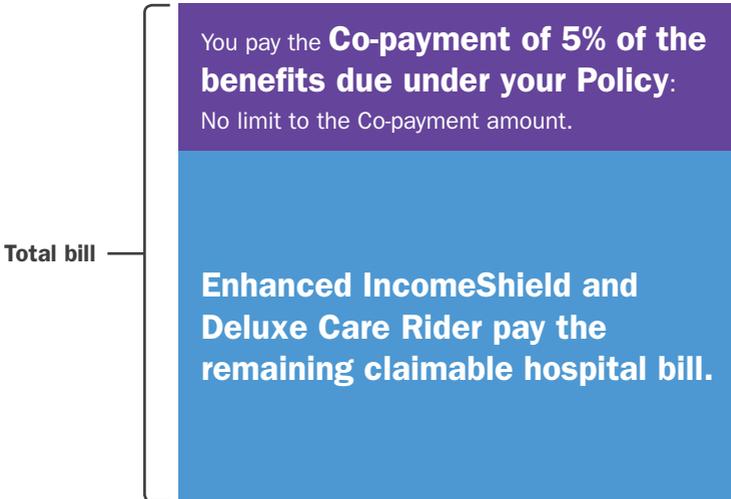


Diagram is not drawn to scale and is subject to the respective plan's policy terms and conditions. For treatments that are not provided by our panel, please note that there is no additional non-panel payment under the Deluxe Care Rider. However, we may apply an additional non-panel payment to the Deluxe 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 + Classic Care Rider (Panel)

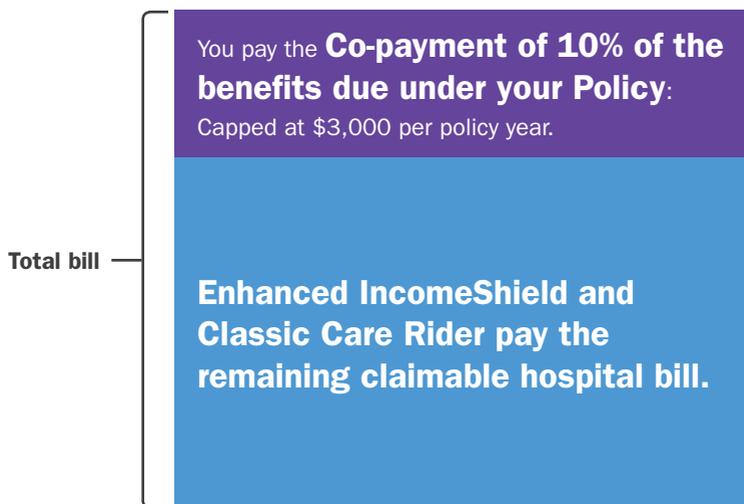
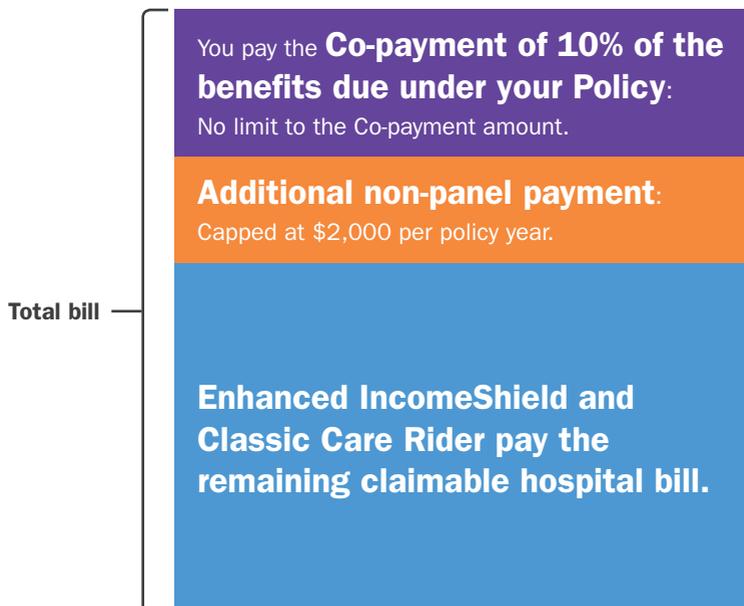


Diagram is not drawn to scale and is subject to the respective plan's policy terms and conditions. Please refer to the policy contract for more details.

Enhanced IncomeShield + Classic Care Rider (Non-Panel)



The Deluxe Care Rider and Classic Care Rider also refunds up to \$80 per day (for a maximum of 10 days for each hospital stay), for the cost of an extra bed for the parent or guardian who stays at the hospital, with the insured child⁹ who is warded.

Section 4 – Other important policy terms

Q15: What is the maximum entry age and maximum coverage age of Enhanced IncomeShield and its riders?

The maximum entry age and maximum coverage age of Enhanced IncomeShield and its riders are:

Plan	Last entry age (Age next birthday)	Maximum coverage age (Age next birthday)
Enhanced IncomeShield	75	Lifetime coverage
Deluxe Care Rider	75	Lifetime coverage
Classic Care Rider	75	Lifetime coverage

Q16: What are the policy and premium terms?

Enhanced IncomeShield is a guaranteed yearly renewable policy. However, premium rates are non-guaranteed and may be reviewed from time to time. Please note that you will pay a premium at each renewal that is based on your age next birthday.

Q17: How often do I need to pay the premiums?

Premiums are deducted annually, following your policy's period of insurance.

Q18: How do I pay the premiums for my Enhanced IncomeShield plan?

You can make payment for the Enhanced IncomeShield plan using your CPF MediSave. The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use to pay for your Enhanced IncomeShield's additional private insurance coverage premiums. The AWLs are as follows:

Age next birthday	Additional Withdrawal Limit (AWL) for additional private insurance coverage per person per year
40 years or below	\$300
41 to 70 years	\$600
71 years and above	\$900

Cash outlay may be required if your premiums payable exceed the AWL. The cash outlay is payable via cash, cheque, credit card or GIRO only.

Q19: How do I pay the premiums for my riders?

The annual premiums for the 2 riders are payable by cash, cheque, credit card or GIRO only.

Section 5 – Application and Underwriting

Q20: How do I apply for Enhanced IncomeShield and/or the riders?

Please approach Income's representative for a copy of the application form. Alternatively, you may download a copy of the form from www.income.com.sg/health-and-personal-accident/mindef-portable-medical-insurance. If you are also applying for Enhanced IncomeShield for your parents, spouse and/or child(ren), you will need to complete one application form for each dependant. All application forms should be submitted together with the following:

- Documentary proof of your employment with MINDEF/SAF
- Documentary proof of your relationship with your dependant. Examples of documentary proof for dependants are:

Parents: Copy of your birth certificate

Spouse: Copy of your marriage certificate

Child: Copy of their birth certificate

Q21: What is simplified underwriting?

Your Enhanced IncomeShield application will be subject to underwriting acceptance (unless otherwise stated) based on the answers stated in the application form, health questionnaire and other readily available medical or lab test reports. Income may contact you for additional information and/or medical evidence, where necessary.

As a special benefit for Servicemen, we are offering simplified underwriting for you, your spouse and child(ren), which will require you to answer fewer health questions, as compared to standard underwriting. This potentially allows for easier acceptance for coverage under our Enhanced IncomeShield plans.

Q22: Am I covered immediately upon submission of the completed application form?

Coverage will not commence immediately upon the submission of your completed application form. For standard applications, a 2-week processing time is typically required. If your application requires further underwriting, a processing time of about 2 months will be required to underwrite and process the application. Once the application is accepted, a copy of the policy documents will be mailed to you and the effective date of the policy will be stated in the contract.

In addition, premium deduction must be successful. In the event that premium deduction is unsuccessful due to insufficient monies in your account, Income will inform you of the outstanding amount to be paid and the payment due date.

Q23: Do I need to go for a medical checkup to sign up for Enhanced IncomeShield Plan?

No, you are not required to undergo any additional medical examinations. The underwriting is based on the answers provided in your application form, health questionnaire and other readily available medical or lab test reports. Income will contact you directly if more information is required.

Q24: What is meant by acceptance on substandard terms?

In the event that certain health condition(s) are declared on your application form, your cover may be accepted with substandard terms such as premium loading, imposing of exclusions, etc.

Q25: Will my insurance be affected if I develop a medical condition a few years after my insurance has commenced?

Enhanced IncomeShield guarantees renewal for life. Once an Enhanced IncomeShield policy commences coverage, any change in your health condition will not affect the insurance cover. The policy will not be re-underwritten due to the changes in your health condition. This is provided that there is no lapse in the insurance coverage. If substandard terms were imposed on your policy at the time of acceptance, the same substandard terms will continue to apply.

Section 6 – Changes to the policy

Q26: What changes can I make to my policy?

You can make the following changes to your policy:

- Upgrade plan
- Downgrade plan
- Terminate plan
- Add new rider(s)
- Terminate rider(s)
- Change payment mode
- Change payer
- Policy reinstatement

Q27: How can I submit my request, should I wish to make change(s) to my policy?

You may submit your request as follows:

Type of change request	Which form to use?	Is underwriting required?
Enhanced IncomeShield Plan		
Upgrade plan	Upgrading or adding riders to Enhanced IncomeShield (for existing policies only)	Yes
Downgrade plan	Application form for downgrade and/or switch nationality (for existing policies only)	No
Terminate plan	Policy alteration form	No
Riders		
Add new rider(s)	Upgrading or adding riders to Enhanced IncomeShield (for existing policies only)	Yes
Terminate rider(s)	Policy alteration form	No
Others		
Change payment mode	Payment alteration form GIRO application form if a new GIRO arrangement is required	No
Change payer	Payment alteration form	No
Policy reinstatement	Declaration of continued insurability form	Yes

For any change to be effective on renewal, you will need to submit the form(s) to us at least 30 days prior to the date of policy renewal.

Upgrading to Enhanced IncomeShield

Q28: How do I upgrade my plan?

For existing IncomeShield policyholders, you can choose to upgrade your plan to enjoy better benefits. You will need to meet the entry requirements (e.g. maximum entry age) of the plan you wish to upgrade to. Any upgrade of plans will require underwriting. Please call our hotline at 6332 1133 or visit any of our branches to find out more.

Q29: I upgraded to a higher plan and my upgraded plan excludes certain medical conditions. Will I lose the cover for these medical conditions that were previously covered?

No, you will continue to enjoy cover up to the benefit limits of your previous plan for these medical conditions. For your upgraded plan, you will be covered for any other medical conditions that you are not excluded from.

Q30: Do I need to wait till my renewal for the upgrade to be effective?

No, upon approval of your upgrade application, we will issue you a new policy contract. The change will take effect from the start date indicated on your policy contract. To upgrade to Enhanced IncomeShield plans, you will need to be 75 years old and below (age next birthday).

Q31: What will happen to my existing cover if I request for an upgrade of plan?

Upon a request to upgrade your plan, your current policy will be terminated and a new set of policy documents will be issued to you. Any unused premiums from the terminated policy will be refunded to you.

Q32: What happens to my existing rider(s) when I upgrade my main plan?

If you choose to upgrade your main plan and you have an existing Plus Rider or Assist Rider, your existing Plus Rider or Assist Rider will transit to the Deluxe Care Rider or Classic Care Rider respectively upon the start date of your upgraded plan.

Existing policyholders of Daily Cash Rider and/or Child Illness Rider can continue to renew these riders. There is no change to these riders for now.

For more information, you may refer to www.income.com.sg/changes-to-ip-riders.

Q33: Why is the same policy number used for my upgraded plan?

We are using the same policy number for your new plan as it is essentially a conversion or upgrade of plan. This will make it easier for you to remember your policy number.

Q34: I have upgraded my plan recently. Can I upgrade to a higher plan again?

If you wish to upgrade to a higher plan after your first upgrade, you can do so after 40 days from the start date of your upgraded plan.

Q35: I have already upgraded to a higher plan but have yet to receive my pro-rated premium refund for the previous plan. Why is this so?

The refund of your pro-rated premium for your previous plan can only be processed after CPF Board confirms the activation of your upgraded plan. Furthermore, refunds are processed in batches. Therefore, the refund for your previous plan and the premium deduction for your upgraded plan may not coincide.

Q36: My family and I had submitted our upgrade forms at the same time. Why am I the only one to receive the Enhanced IncomeShield/IncomeShield policy contract?

Each insured person is issued an individual insurance policy. Therefore, each upgrade is processed independently and this may result in a time difference when receiving your policy contracts.

Q37: I submitted an application to upgrade my plan. Can I change my mind to upgrade my plan later?

Yes, you can. However, you should note that the re-application will be subject to Income's underwriting and acceptance.

Termination of plan

Q38: When can I terminate my plan?

You may terminate your plan at any time. Any unused premiums from the terminated policy will be refunded to you. If you request to terminate your policy within 21 days from the date you receive your policy (which is 7 days after the date of posting), your policy will be terminated under the Free-Look Provision and there will be a full refund of the premiums.

Q39: If my Enhanced IncomeShield policy is terminated, will I continue to enjoy cover from MediShield Life?

Yes, you will continue to enjoy benefits under MediShield Life after your Enhanced IncomeShield policy is terminated, provided you are eligible for the MediShield Life Scheme.

Q40: What will happen to my existing rider(s) if my main Enhanced IncomeShield policy is terminated?

As rider(s) are add-ons to the main Enhanced IncomeShield policy, they will be automatically terminated as well.

Q41: How soon can I expect the refund of unused premiums after the termination of my plan?

The refunds are usually processed within 2 months, after the CPF Board has confirmed the termination of the existing policy.

Addition/termination of rider(s)

Q42: Do I have to wait until the next renewal date to add/terminate rider(s)?

No, you do not need to wait until the next renewal date. You can add or terminate rider(s) any time, provided that you have not exceeded the maximum entry age for the rider(s) you wish to add.

Q43: What will happen to my existing cover if I request to add/terminate rider(s)?

The period of insurance for your existing cover will not be changed. Once we have approved the addition/termination of rider(s), you will receive an endorsement letter to your policy stating the change. The change will take effect from the Start Date indicated on the endorsement letter. There will be no change to your renewal date.

If you add rider(s), you will be billed for the pro-rated premium(s) of the rider(s) from the Start Date of the rider(s) to the expiry date of the main Enhanced IncomeShield plan.

For termination of rider(s), any unused premiums will be refunded.

Q44: If I have an Enhanced IncomeShield policy, how do I apply for a new rider?

Please call our hotline at 6332 1133 or visit any of our branches to find out more.

If the start date of the new rider is not aligned with the Enhanced IncomeShield policy renewal date, a pro-rated premium will be charged for the new rider. Upon renewal of the Enhanced IncomeShield policy, the rider renewal date will be aligned with that of the Enhanced IncomeShield policy.

Change payment mode/change payer

Q45: How soon do I need to inform Income of the change in payment mode and/or payer?

The completed Payment Alteration Form has to reach Income at least 30 days before the policy expiry date. The completed GIRO Application Form is required if you do not have an existing GIRO arrangement with us.

Policy reinstatement

Q46: Can I apply for a reinstatement for my Enhanced IncomeShield policy that was terminated?

The terminated policy can be reinstated only if the termination was due to outstanding premium payments. The 'Declaration of Continued Insurability' Form will have to be submitted within 60 days from the date of the termination letter, to request for reinstatement. The reinstatement is subject to underwriting.

Reinstatement is not allowed if:

- your 'Declaration of Continued Insurability' Form is submitted after 60 days; or
- if your policy was terminated due to a switch in insurer, after 30 days from the switch letter; or
- you have requested the termination.

If you do not meet the reinstatement requirement, you will need to submit a new application form and you will be underwritten based on your health condition at that point in time. A new policy will be issued to you upon acceptance of cover.

Section 7 – Policy renewal

Q47: How will I know when my policy is due for renewal?

We will notify you via a renewal notice at least a month before your policy is due for renewal.

Section 8 – Letter of Guarantee

Q48: Where do I find further information for a Letter of Guarantee (“LOG”)?

This is a facility provided to IncomeShield policyholders at major hospitals in Singapore. The IncomeShield Letter of Guarantee or LOG can be used to help with the upfront cash deposit required for hospitalisation or day surgery, subject to the acceptance of the Hospital.

You may refer to Income’s website for more information on Letter of Guarantee.

Section 9 – Claims procedure for integrated Enhanced IncomeShield Policies

Q49: Is it helpful/useful/necessary for me to inform Income prior to my hospitalisation?

All insured persons are encouraged to call our hotline at 6332 1133 for advice on their policy coverage prior to hospitalisation. We will help to assess the medical bill and provide an estimated claimable amount based on the information provided.

Q50: How can I submit a hospitalisation claim under the integrated Enhanced IncomeShield policy?

You will need to inform the hospital staff that you are covered under Enhanced IncomeShield. An electronic claim form will be provided by the hospital upon admission or discharge. The hospital will then submit the finalised bill to Income through an electronic claim submission system (MediClaim). Once the insurance claim is settled, we will forward the claim payment (if any) to the hospital. The remaining bill amount may be paid using your MediSave and/or cash. A final bill will then be sent you.

Q51: What if my claim was not submitted through the electronic claim submission system (MediClaim) upon discharge?

You can go back to the hospital for assistance. However, some hospitals may charge an administrative fee or decline such requests. Upon the receipt of the claim via MediClaim, we will assess the claim accordingly. Hence, you are strongly encouraged to ensure that your claims are submitted via MediClaim.

Q52: Can a hardcopy of the hospital bill be sent to Income for processing?

No. In view that this is a plan that is integrated with MediShield Life, the claim can only be processed electronically.

Q53: Can Income help with the cash deposit required by the hospital upon admission/discharge?

You can contact our hotline to request for a Letter of Guarantee (LOG). We will work out an estimated claimable amount based on the hospitalisation information provided and put in a request for the hospital to waive the deposit for up to the estimated claimable amount or \$10,000, whichever is lower⁴.

Q54: How will I know that the hospital has sent the claim to Income?

We will send an acknowledgement letter or SMS upon receipt of the claim submission from the hospital. If your policy is undergoing its annual renewal, please note that the claim processing will be delayed for approximately 1 month until the renewal is completed. After the claim is processed, we will send a settlement letter with a detailed breakdown of the claim computation. The final payout comprises the payment from both the Enhanced IncomeShield and MediShield Life. For standard claims, a settlement letter will be sent to you in about 2 weeks.

Q55: Will Income reimburse me for the cash paid to hospital?

We will forward the claim payment (if any) to the hospital/medical centres. They will then make the necessary adjustments and refund any excess cash deposit collected to you. The refund is usually made by the hospital/medical centre within 2 to 3 weeks after the claim is settled.

Q56: How can I claim for pre/post-hospitalisation bills for Enhanced IncomeShield?

For such claims, the original bills need to be submitted to us directly. Once received, the bills will then be assessed and the claim will be reimbursed according to the policy terms and conditions. Alternatively, you may submit your claims via www.income.com.sg.

Q57: How should the claim be submitted if I am also covered under another medical insurance plan OR my employment benefits?

You should request the hospital to submit the claim electronically to us for processing under your Enhanced IncomeShield policy first. After your Enhanced IncomeShield claim has been processed and the hospital bill finalised, you can proceed to claim the same hospital bill from your employer or another medical plan, if any.

Q58: If I wish to claim from my employer first, and subsequently from Enhanced IncomeShield, can this be done?

Yes. You can still claim from Enhanced IncomeShield subsequently. You will need to bring your employer's claim settlement letter to the hospital and request for the hospital to submit your claim electronically. Some hospitals may charge an administrative fee for such requests. You will also need to provide a copy of the employer's claim settlement to Income separately.

Q59: How can I submit a claim for the dialysis treatment, if I am a dialysis patient who requires regular dialysis?

For Enhanced IncomeShield, we are linked up with clinics and medical centres that are accredited by Ministry of Health. The accredited clinics/dialysis centres will assist you with the claim submission. For non-integrated Enhanced IncomeShield, you will have to settle the bill with the dialysis centre and provide us with the original bill/receipt. You may submit the bill/receipt to us subsequently for our review.

Q60: Are oral chemotherapy drugs for cancer claimable?

Oral chemotherapy drugs for cancer is payable under the Chemotherapy Benefit. For Enhanced IncomeShield, you will need to inform the accredited hospital/clinic to submit the claim to us electronically under Chemotherapy. For non-integrated Enhanced IncomeShield, you will have to settle the bill with the hospital/clinic and submit the original bill/receipt to us for our review. You are strongly encouraged to refrain from taking more than a month's supply of such drugs, at any one time.

Q61: Can I claim for a stay at a community hospital?

Yes, if a follow up admission was recommended as necessary by your attending doctor, immediately after the main admission. Income reserves the right to request for your attending doctor's referral letter for such transfers to a community hospital. Please note that hospitalisation at a community hospital for social reasons or respite care is not claimable under the policy.

Q62: Can I claim for a stay at a hospice or private nursing care?

No. Expenses incurred for stay in a hospice or private nursing care are not covered under the Enhanced IncomeShield policy.

Q63: Can I claim for overseas treatment?

Yes. In the event the insured person needs inpatient hospital treatment as a result of an emergency whilst overseas, we shall process the claim based on the actual hospital expenses incurred or reasonable charges for equivalent medical treatment in a Singapore restructured or private hospital³ (depending on the policy coverage), whichever is lower. The deductible will be applied as stated in the Schedule of Benefits for an admission to a local private hospital.

Q64: What is the final expenses benefit under Enhanced IncomeShield?

In the event of death occurring during hospitalisation or within 30 days of leaving hospital, the final expenses benefit will apply. This is a waiver of the deductible and co-insurance amount stipulated in the policy schedule.

Q65: Which hospitals/clinics/medical centres are linked up with Income and are able to submit claims on behalf of the patient?

All major hospitals, clinics and medical centres that are accredited by MOH are linked up to the electronic claim submission system. You may go to the CPF Board's website for an updated listing of the accredited hospitals/clinics/medical centres at www.cpf.gov.sg/members.

IMPORTANT NOTES

- 1 Premium rates are non-guaranteed and may be reviewed from time to time. The discounts will no longer be applicable to you and or your dependants (parents, spouse and child(ren)), once you leave the service employment of MINDEF/SAF or have completed your full-time National Service.
- 2 Underwriting may be waived for NSFs, depending on their Physical Employment Status (PES).
- 3 Subject to precise terms, conditions and exclusions specified in the policy contract for Enhanced IncomeShield and riders.
- 4 Subject to policy year limit and any benefit limits.
- 5 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).
- 6 Subject to individual hospital guidelines. Other terms and conditions apply.
- 7 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.
- 8 The Panel means a registered medical practitioner, specialist, hospital or medical institution who is on Income's approved list. Please refer to www.income.com.sg for the approved list. The list may be updated from time to time.
- 9 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.

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, www.income.com.sg/deluxe-care-rider-policy-conditions.pdf and 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.

Protected up to specified limits by SDIC.

Information is correct as of 1 April 2020

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