

IncomeShield Standard Plan

Cancer Drug Treatment and Cancer Drug Services Benefit Limits

Benefit	Standard Plan
Cancer Drug Treatment ¹ (each month)	3x MSHL Limit
Cancer Drug Services ² (each policy year)	2x MSHL Limit

¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL Limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the Cancer Drug List (CDL) on the MOH website <https://go.gov.sg/moh-cancerdruglist> for the applicable MSHL Limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

² The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services, which is currently \$3,600 per year.

Deluxe Care Rider/ Plus Rider

Additional Cancer Drug Treatment Benefit Limit

Types of Cancer Drug Treatment	Standard Plan
	Deluxe Care Rider/ Plus Rider
CDL ³ (each month)	6x MSHL Limit
Non-CDL ⁴ (each month)	\$5,200

Co-payment for Additional Cancer Drug Treatment Benefit

Types of Cancer Drug Treatment	Deluxe Care Rider / Plus Rider
	Co-payment
CDL ³	5% of the benefits due under your rider (co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel)
Non-CDL ⁴	10% of the benefits due under your rider (no co-payment limit)

³ The additional cancer drug treatment (CDL) benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the Cancer Drug List (CDL) on the MOH website <https://go.gov.sg/moh-cancerdruglist> for the applicable MSHL Limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

⁴ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website <https://www.lia.org.sg/industry-guidelines/health-insurance/framework/> for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.

Classic Care Rider/ Assist Rider

Additional Cancer Drug Treatment Benefit Limit

Types of Cancer Drug Treatment	Standard Plan
	Classic Care Rider/ Assist Rider
CDL ³ (each month)	6x MSHL Limit
Non-CDL ⁴ (each month)	\$5,200

Co-payment for Additional Cancer Drug Treatment Benefit

Types of Cancer Drug Treatment	Classic Care Rider / Assist Rider
	Co-payment
CDL ³	10% of the benefits due under your rider (co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel)
Non-CDL ⁴	20% of the benefits due under your rider (no co-payment limit)

³ The additional cancer drug treatment (CDL) benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the Cancer Drug List (CDL) on the MOH website <https://go.gov.sg/moh-cancerdruglist> for the applicable MSHL Limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

⁴ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website <https://www.lia.org.sg/industry-guidelines/health-insurance/framework/> for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.