

Important:

This is a sample of the policy document. To determine the precise terms, conditions and exclusions of your cover, please refer to the actual policy and any endorsement issued to you.

Schedule of benefits

Benefits	IncomeShield Standard Plan		
Ward entitlement	Restructured hospital for ward class B1 and below		
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day)			
- Normal ward	\$2,250 [^]		
- Intensive care unit ward	\$6,850 [^]		
Surgical benefits (including day surgery) (each procedure) Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health in its latest surgical operation fees tables	A	B	C
- Table 1A/B/C (less complex procedures)	\$590	\$1,050	\$1,050
- Table 2A/B/C	\$1,800	\$2,300	\$2,370
- Table 3A/B/C	\$3,290	\$4,240	\$4,760
- Table 4A/B/C	\$5,970	\$8,220	\$8,220
- Table 5A/B/C	\$8,920	\$9,750	\$11,030
- Table 6A/B/C	\$15,910	\$15,910	\$17,300
- Table 7A/B/C (more complex procedures)	\$21,840	\$21,840	\$21,840
Surgical implants (each treatment)	\$9,800		
Radiosurgery (each treatment course)	\$31,300		
Community hospital (Rehabilitative) (each day)	\$760		
Community hospital (Sub-acute) (each day)	\$960		
Inpatient psychiatric treatment (each day, up to 60 days for each policy year)	\$680		
Inpatient palliative care service (General) (each day)	\$560		
Inpatient palliative care service (Specialised) (each day)	\$760		
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each treatment)	\$14,040		
Serious pregnancy and delivery-related complications	Covered up to inpatient hospital treatment limits		
Outpatient hospital treatment	Limits of compensation		
Radiotherapy for cancer (each treatment)			
- External (except Hemi-body)	\$880		
- Brachytherapy	\$1,100		
- Hemi-body	\$2,510		
- Stereotactic	\$6,210		
Chemotherapy for cancer (each month)	\$5,200		
Kidney dialysis (each month)	\$3,740		
Erythropoietin for chronic kidney failure (each month)	\$450		
Immunosuppressants for organ transplant (each month)	\$1,480		
Long-term parenteral nutrition (each month)	\$3,980		

Benefits	IncomeShield Standard Plan			
	Pro-ration factor	Singapore Citizen	Singapore Permanent Resident	Foreigner
Inpatient				
- Restructured hospital		Does not apply	Does not apply	Does not apply
- Ward class C, B2 or B2+		Does not apply	90%	80%
- Ward class B1		80%	80%	80%
- Ward class A		50%	50%	50%
- Private hospital or private medical institution		Does not apply	Does not apply	Does not apply
- Community hospital		Does not apply	90%	80%
- Ward class C, B2 or B2+		Does not apply	80%	80%
- Ward class B1				
- Ward class A				
Day surgery				
- Restructured hospital subsidised		Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised		Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution		65%	65%	65%
Short-stay ward				
- Restructured hospital subsidised		Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised		Does not apply	Does not apply	Does not apply
Outpatient hospital treatment				
- Restructured hospital subsidised #		Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised #		Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution		65%	65%	65%
Deductible for each policy year for an insured aged 80 years or below next birthday				
Inpatient				
- Restructured hospital			\$1,500	
- Ward class C			\$2,000	
- Ward class B2 or B2+			\$2,500	
- Ward class B1			\$2,500	
- Ward class A			\$2,500	
- Private hospital or private medical institution			\$2,500	
- Community hospital				
- Ward class C			\$1,500	
- Ward class B2 or B2+			\$2,000	
- Ward class B1			\$2,500	
- Ward class A			\$2,500	
Day surgery or short-stay ward				
- Subsidised			\$1,500	
- Non-subsidised			\$2,000	

Benefits	IncomeShield Standard Plan
Deductible for each policy year for an insured aged over 80 years at next birthday	
Inpatient	
- Restructured hospital	
- Ward class C	\$2,000
- Ward class B2 or B2+	\$3,000
- Ward class B1	\$3,000
- Ward class A	\$3,000
- Private hospital or private medical institution	\$3,000
- Community hospital	
- Ward class C	\$2,000
- Ward class B2 or B2+	\$3,000
- Ward class B1	\$3,000
- Ward class A	\$3,000
Day surgery or short-stay ward	
- Subsidised	\$2,000
- Non-subsidised	\$3,000
Co-insurance	10%
Limit in each policy year	\$200,000
Limit in each lifetime	Unlimited
Last entry age (age next birthday)	Does not apply
Maximum coverage age	Lifetime

[^] Limits are higher by \$300 for first 2 days of inpatient stay

[#] The continuation of autologous bone marrow transplant for multiple myeloma will follow the pro-ratio factor for outpatient hospital treatment

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Conditions for IncomeShield Standard Plan

Your policy

This is **your** IncomeShield Standard Plan policy. It contains:

- these conditions;
- the **policy certificate**;
- the **schedule of benefits**; and
- the riders and endorsements (if this applies).

The full agreement between **us** and **you** is made up of these documents and:

- all statements to medical officers;
- declarations and questionnaires relating to **your** and the **insured's** lifestyle, occupational or medical condition which **you** or the **insured** provided to **us** for **our** underwriting purposes; and
- written correspondence relating to **your policy** which we intend to be legally binding between **you** and **us**.

We refer to them all together as '**Your policy**'. Please examine them to make sure **you** have the protection **you** need. It is important that **you** read them together to avoid misunderstanding.

Words defined in the definitions section of these conditions have the meanings given to them in the definitions section and the same definitions apply if the defined words are used in any of the documents in **your policy** or any correspondence between **you** and **us**.

IncomeShield is a medical insurance plan which covers **you** for costs associated with **staying in hospital** and having surgery. If **your policy** is integrated with **MediShield Life**, it adds to the **MediShield Life** tier operated by the **CPF Board** and provides extra **benefits** to meet the needs of those who would like more cover and medical insurance protection. **You** will find details of what **we** will cover set out in **your policy**.

1 What your policy covers

Your policy covers the following **benefits**.

The **benefits** only pay for **reasonable expenses** for **necessary medical treatment** for the **insured**. This treatment must be provided by a **hospital** or a licensed medical centre or clinic, all of which must be accredited by **MOH** to take part in the **MediShield Life** scheme.

All **benefits** are paid as a reimbursement for treatment received and paid by the **insured** due to illness or injury, and depend on the terms, conditions and limits set out in the **schedule of benefits** and **your policy**.

1.1 Inpatient hospital treatment

The inpatient hospital treatment benefit pays for the types of costs set out below, and depends on the limits in the **schedule of benefits** under the heading 'Inpatient hospital treatment'. These costs must be for treatment received by the **insured** while **staying in a hospital**.

If the **insured** is in **hospital** for only part of a day, **we** will halve the **limits of compensation** for the daily ward and treatment charges (normal ward) benefit and the daily ward and treatment charges (intensive care unit (ICU) ward) benefit for that part-day. Whether **we** class the **stay in hospital** as a full day or part of a day will depend on whether the **hospital** charges the room rate for a full day or for half a day, for the day in question.

Inpatient hospital treatment benefit is made up of the following sub-benefits.

a Daily ward and treatment charges (normal ward)

Ward charges the **insured** has to pay for each day in a **hospital** including:

- meals;
- prescriptions;

- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations;
- laboratory tests; and
- being admitted to a high-dependency ward.

If the **insured** is in a **short-stay ward**, we will pay for the ward charges.

If the **insured** is in a luxury or deluxe suite or any other special room of a **hospital**, we will pay only the equivalent of daily ward and treatment charges for a standard room in the **hospital**. We will also apply the **pro-ration factor** if the **insured** is admitted to a ward or **hospital** that is higher than their **ward entitlement**.

b Daily ward and treatment charges (intensive care unit (ICU) ward)

ICU charges the **insured** has to pay for each day in an ICU including:

- meals;
- prescriptions;
- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations; and
- laboratory tests.

c Surgical benefit

Charges the **insured** has to pay for surgery (including day surgery) in a **hospital** by a surgeon including:

- surgeon's fees;
- fees and charges for anaesthesia and oxygen and for them to be administered; and
- using the **hospital's** operating theatre and facilities.

Surgical benefit depends on the **surgical limits table**.

Any surgery not listed in **MOH's** surgical operation fees table 1 to 7 as at the date of the surgery is not covered.

d Surgical implants

Charges the **insured** has to pay for implants in their body during surgery. These implants must stay in the **insured's** body after the surgery. The charges for the following approved medical items are also covered.

- Intravascular electrodes used for electrophysiological procedures
- Percutaneous transluminal coronary angioplasty (PTCA) balloons
- Intra-aortic balloons (or balloon catheters)

e Radiosurgery

Covers radiosurgery carried out on the **insured**.

f Staying in a community hospital (for rehabilitative care or sub-acute care)

Charges the **insured** has to pay for each day while **staying in a community hospital**.

To claim the inpatient hospital treatment benefit for a stay in a **community hospital**, the following conditions must all be met.

- The **insured** must have first had inpatient hospital treatment in a **restructured hospital** or **private hospital** or been referred from the emergency department of a **restructured hospital**.
- The attending **registered medical practitioner** in the **restructured hospital** or **private hospital** must have recommended in writing that the **insured** needs to be admitted to a **community hospital** for **necessary medical treatment**.
- After the **insured** is discharged from the **restructured hospital** or **private hospital**, they must be immediately admitted to a **community hospital** for a continuous period of time.
- The treatment must arise from the same injury, illness or disease that resulted in the inpatient hospital treatment.

g Inpatient psychiatric treatment benefit

Inpatient psychiatric treatment benefit pays for psychiatric treatment provided to the **insured** while in **hospital** by a **registered medical practitioner** qualified to provide that psychiatric treatment, for each day up to 60 days for each **policy year**.

h Inpatient palliative care service (general or specialised)

Charges the **insured** has to pay for **general inpatient palliative care** or **specialised inpatient palliative care** from an **inpatient palliative care provider**.

To claim this benefit, the following conditions must all be met:

- The **insured** must have been admitted for inpatient palliative care (general or specialised) by a **registered medical practitioner**, according to the relevant guidelines from **MOH**.

i Continuation of autologous bone marrow transplant treatment for multiple myeloma

This benefit pays for autologous bone marrow transplant treatment for multiple myeloma (a form of white blood cell cancer) to continue to be provided to the **insured**, in an outpatient setting, for the following stages of the treatment.

- Stem-cell mobilization (a process where drugs are used to move the stem cells into the bloodstream)
- Harvesting healthy stem cells
- Pre-transplant workup (Pre-transplant preparation)
- Use of high dosage chemotherapeutic drugs to destroy cancerous cells
- Engraftment (Transplant) of healthy stem cells
- Post-transplant monitoring

This benefit also pays for consultation fees, medicines, examinations and tests that are directly ordered by the **registered medical practitioner** for autologous bone marrow transplant treatment for multiple myeloma to continue in an outpatient setting, and were provided within the 30 days before the treatment.

When **we** pay the continuation of autologous bone marrow transplant treatment for multiple myeloma benefit, **we** add together all **reasonable expenses** for the autologous bone marrow transplant treatment for multiple myeloma and pay up to the limit for this benefit, as set out in the **schedule of benefits**.

To avoid doubt, the **pro-ration factor** for the continuation of autologous bone marrow transplant treatment for multiple myeloma will be the **pro-ration factor** for outpatient hospital treatment (see clause 2.4b).

j Serious pregnancy and delivery-related complications

We will pay for inpatient hospital treatment for the following complications in pregnancy, as approved under **MediShield Life** and up to the limit of compensation under the heading 'Inpatient hospital treatment' set out in the **schedule of benefits** only if the treatment is payable under **MediShield Life**.

- Pre-eclampsia or eclampsia
- Cervical incompetency (weakness or insufficiency)
- Accreta placenta (placenta attaches too deeply to the uterine wall)
- Abruptio placentae (placenta abruption)
- Placenta previa
- Antepartum haemorrhage (haemorrhage before delivery)
- Intrapartum haemorrhage (haemorrhage during delivery)
- Postpartum haemorrhage (haemorrhage after delivery)
- Placental insufficiency (failure of placenta to deliver an adequate supply of nutrients and oxygen to the fetus) and intrauterine growth restriction (unborn baby is smaller than expected for the gestational age)
- Gestational diabetes mellitus
- Acute fatty liver diagnosed during pregnancy
- Obstetric cholestasis (liver disorder during pregnancy resulting in a build-up of bile)
- Twin to twin transfusion syndrome (disease of the placenta that affects identical twins, resulting in intrauterine blood transfusion from one twin to another)
- Infection of the amniotic sac and membranes
- Amniotic fluid embolism
- Fourth-degree perineal laceration (tears that extend into the rectum)
- Uterine rupture
- Postpartum inversion of uterus (when the uterus turns inside out after childbirth)
- Obstetric injury or damage to pelvic organs
- Complications resulting from a hysterectomy carried out at the time of a caesarean section
- Retained placenta and membranes
- Abscess of the breast
- Ectopic pregnancy (the condition in which a fertilised ovum implants outside the womb) and subsequent complications. The ectopic pregnancy must have been terminated by laparotomy, laparoscopic surgery or ultrasound-guided methotrexate injection
- Hydatidiform mole (a histologically confirmed molar pregnancy) and subsequent complications.
- Ending a pregnancy if an obstetrician considers it necessary to save the life of the insured
- Stillbirth
- Death of the mother

The complications listed above must have been first diagnosed by an obstetrician or gynaecologist after 10 months from:

- the **start date**; or
 - the last **reinstatement date** (if any);
- whichever is latest.

Under this serious pregnancy and delivery-related complications, **we** do not cover delivery charges except when hysterectomy is carried out at the time of a caesarean section.

1.2 Outpatient hospital treatment

The outpatient hospital treatment benefit pays for medical treatment of the **insured** set out below and depends on the limits in the **schedule of benefits** under the heading 'Outpatient hospital treatment'.

This benefit covers the following main outpatient hospital treatments received by the **insured** from a **hospital** or a licensed medical centre or clinic.

- a Radiotherapy for cancer – external radiotherapy (except hemi-body), brachytherapy, stereotactic radiotherapy and hemi-body radiotherapy.
- b Chemotherapy for cancer.
- c Outpatient kidney dialysis.
- d Approved immunosuppressant drugs, including cyclosporin and tacrolimus for organ transplant, and other drugs approved under **MediShield Life**.
- e Erythropoietin for chronic kidney failure, and other drugs approved under **MediShield Life**.
- f Parenteral bags (bags containing nutrients to be administered through tubing attached to a needle or catheter) and consumables (non-durable medical supplies) necessary for administering long-term parenteral nutrition that meets the **MediShield Life claimable criteria**. **We** will treat these claims as part of the outpatient hospital treatment under **your policy** and the same **limits of compensation** will apply.

Clauses a, b, c, d and e above include consultation fees, medicines, examinations and tests that are directly ordered by the **registered medical practitioner**. **We** will pay these claims if the treatment is provided within 30 days before the main outpatient hospital treatment, and the same **limits of compensation** will apply.

2 Our responsibilities to you

We are only responsible to **you** for the cover and period shown in **your policy certificate** or **renewal certificate** (as the case may be). The policy is governed by the terms, conditions and limits of the **schedule of benefits** and **your policy**.

2.1 Claims

Depending on the terms, conditions and limits in the **schedule of benefits** and **your policy**, **we** use the following limits in the following order on the **benefits** covered (if it applies).

- a **Pro-ration factor**
- b The **limits of compensation**
- c The **deductible**
- d **Co-insurance**
- e The **limit in each policy year**.

As long as **you** have paid the **premium** or any amount **you** owe **us** under **your policy**, **we** will pay **you** the **benefits**.

All claims must be made and sent to **us** through the system set up by **MOH** (electronic filing) and according to the **act** and **regulations** within 90 days from the date of billing or the date the **insured** leaves **hospital**, whichever is later. **We** will only accept claims that are electronically filed and **we** will pay the hospital direct. **You** must give **us** any other documents, authorisations or information **we** need for assessing the claim. **You** must also pay any costs involved.

For claims which are not integrated with **MediShield Life**, **you** must send the claim to **us** by post or by hand. These claims must be sent to **us** within 90 days from the date of billing or the date the **insured** leaves **hospital**, whichever is later.

To make a claim for the benefit under clause 1.2(d), the claim for outpatient hospital treatment under clause 1.2(a), (b) or (c) must have already been filed and approved.

You, or if **you** die, **your** legal representative, must give **us** all documents, authorisations or information **we** need to assess the claim. **You** must also pay any costs involved in doing so. If **you**, **your** legal representative or the **insured** fails to cooperate with **us** in dealing with the claim, the

assessment of the claim may be delayed or **we** can reject the claim.

We will pay claims according to **your policy** or **MediShield Life**, whichever is higher.

If **your plan** is not integrated with **MediShield Life**, **your plan** does not cover the **MediShield Life** tier operated by the **CPF Board**. **We** will pay claims according to **your policy**.

If **your** claim includes expenses that are not reasonable, **we** will pay only the amount of **your** claim that **we** believe is **reasonable expenses**. **We** can reduce **your** claim to reflect what would have been reasonable, based on the professional opinion of **our registered medical practitioner** or the **insured's** entitlement to **benefits** under **your policy**. If there is a difference in opinion between **our registered medical practitioner** and **your registered medical practitioner**, the matter will be referred to an independent person for adjudication under clause 4.14 of these conditions.

2.2 Deductible and co-insurance

You must pay the **deductible** and **co-insurance** before **we** pay any benefit. **We** will apply the **deductible** followed by the **co-insurance**.

For each period of 12 months or less that the **insured stays in hospital**, **you** must pay the **deductible** for one **policy year** (even if the **stay in a hospital** runs into the next **policy year**). If the stay is for a continuous period of more than 12 months but less than 24 months, **you** must also pay the **deductible** for the next **policy year**. And, for each further period of 12 months or less that the **stay in hospital** extends, **you** must pay a further **deductible** for one extra **policy year**.

If the **insured** stays in different **hospitals** over a continuous period of time, **we** will treat the expenses for the stay in each **hospital** as a separate claim and apply the **deductible** and **co-insurance** for each claim.

2.3 Limits of compensation and limit in each policy year

If it applies, **you** must pay any amount over the **limits of compensation** or the **limit in each policy year**.

For each **stay in a hospital** of 12 months or less, **we** will apply the **limit in each policy year** for one **policy year** (even if the **stay in a hospital** runs into the next **policy year**). If the **stay in a hospital** is for a continuous period of more than 12 months but less than 24 months, the **limit in each policy year** for two **policy years** will apply. And, for each further period of 12 months or less that the **stay in a hospital** extends for, the **limit in each policy year** for one extra **policy year** will apply.

How we apply the deductible and limit in each policy year
(Figures are for illustration purposes only.)

Example 1

If **your policy** began on 1 January in year X, the **policy year** will run from 1 January to 31 December in year X and will renew from 1 January to 31 December in year X+1. If the **insured's stay in hospital** is from 28 December in year X to 1 January in year X+1 (runs into the next **policy year** but for a continuous period of less than 12 months), **we** will work out the claim as follows for an **insured** who is a Singapore Citizen, covered under IncomeShield Standard Plan staying in ward class B1 of a **restructured hospital**.

Expenses	Limits of compensation	Bill	Amount you can claim
Daily ward and treatment charges (normal ward (5 days))	\$11,850 (\$2,550 a day x 2 days) + (\$2,250 a day x 3 days)	\$3,000	\$3,000
Surgical benefit (table 7)	\$21,840	\$10,000	\$10,000
Total		\$13,000	\$13,000
Less deductible			\$2,500
Less co-insurance : 10% x (\$13,000 - \$2,500)			\$1,050
IncomeShield Standard Plan (including MediShield Life) pays (this depends on the limit in each policy year)			\$9,450
Insured pays			\$3,550

Example 2

If **your policy** began on 1 January in year X, the **policy year** will run from 1 January to 31 December in year X and will renew from 1 January to 31 December in year X+1. If the **insured's stay in hospital** is from 28 December in year X to 29 December in year X+1 (runs into the next **policy year** and for a continuous period of more than 12 months but less than 24 months), **we** will work out the claim as follows for an **insured** who is a Singapore Citizen, covered under IncomeShield Standard Plan staying in a ward class B1 of a **restructured hospital**.

Expenses	Limits of compensation	Bill	Amount you can claim
Daily ward and treatment charges (normal ward) (367 days)	\$826,350 (\$2,550 a day x 2 days) + (\$2,250 a day x 365 days)	\$220,200	\$220,200
Surgical benefit (table 7)	\$21,840	\$10,000	\$10,000
Total		\$230,200	\$230,200
Less deductible : (\$2,500 x 2 years)			\$5,000
Less co-insurance : 10% x (\$230,000 - \$5,000)			\$22,520
IncomeShield Standard Plan (including MediShield Life) pays (this depends on the limit in each policy year)			\$202,680
Insured pays			\$27,520

2.4 Pro-ration factor

a Ward entitlement and pro-ration factor for inpatient hospital treatment

The **ward entitlement** means the class of ward and **medical institution** covered by **your policy** and depends on the **plan**. The **ward entitlement** is shown in the **schedule of benefits**.

The class of ward covered refers to a standard room, and does not include luxury suites, luxury rooms or any other special room in the **hospital**.

If the **insured** is admitted into a ward and **medical institution** that is the same as or lower than their **ward entitlement**, **we** pay **reasonable expenses** for the **necessary medical treatment** according to the **plan**. **We** will pay up to the **limits of compensation**.

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** which applies to the **plan**. This is set out in the **schedule of benefits**. **We** will work out the **benefits** **we** will pay by multiplying the relevant **pro-ration factor** by the **insured's** medical expenses which **you** can claim under **your policy**.

b Pro-ration factor for outpatient hospital treatment

If the **insured** receives outpatient hospital treatment from a **restructured hospital**, **we** pay **reasonable expenses** for their **necessary medical treatment** according to the **plan**. **We** will pay up to the **limit of compensation**.

If the **insured** receives outpatient hospital treatment from a **private hospital** or private medical institution, **we** will only pay the percentage of the **reasonable expenses** for the **necessary medical treatment** of the **insured**, depending on the **pro-ration factor** which applies to the **plan**, as set out in the **schedule of benefits**. **We** will work out the **benefits** **we** will pay by multiplying the **pro-ration factor** by the **insured's** medical expenses which they can claim under **your policy**.

3 Your responsibilities

3.1 Premium

Your policy certificate or the **renewal certificate** (as the case may be) shows the **premium** which **you** have to pay to **us** to receive the **benefits**. **You** must pay the **premium** every year.

We give **you** 60 days' grace from the **renewal date** to pay the **premium** for **your policy**. During this **period of grace**, **your policy** will stay in force. **You** must first pay any **premium** or other amounts **you** owe **us** before **we** pay any claim under **your policy**.

If **you** still have not paid the **premium** after the **period of grace**, **your policy** will be cancelled. This cancellation will apply from the **renewal date**.

You are responsible for making sure that **your premium** is paid up to date.

We may take **your premium** from **your** Medisave account according to the **act** and **regulations**.

You will need to pay the **premium**, or any part of it, by cash if:

- a the **premium** **you** owe is more than the maximum withdrawal limit set by the **CPF Board**;
- b there are not enough funds in **your** Medisave account to pay the **premium** due; or
- c the **premium**, or part of it, is not taken from **your** Medisave account for any reason.

3.2 Refunding your premium when the policy ends

When **your policy** ends, **we** will refund the unused part of the **premium** (based on **our** scale of refund as shown below):

- a to **your** Medisave account (if **your premium** was paid using deductions from **your** Medisave account); or
- b in cash (if **your premium** was paid in cash).

How we use our scale of refund

(Figures are for illustration purposes only.)

Example

Policy year	: 1 January to 31 December in year X
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IncomeShield Standard Plan yearly premium	: \$100
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MediShield Life yearly premium (for the relevant age next birthday)	: \$50
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If the policy ends on 30 November in year X, the number of days unused left for the **policy year** will be 31 days.

If the policy is integrated with **MediShield Life**, the refund amount will be:

$$31 \text{ days}/365 \text{ days} \times (\$100 - \$50) = \$4.25$$

If the policy is not integrated with **MediShield Life**, or if the policy ends because **you** have switched insurer or died, the refund amount will be:

$$31 \text{ days}/365 \text{ days} \times \$100 = \$8.49$$

If **you** had paid the **premium** partly by CPF and partly by cash, **we** will refund the **premium** as a percentage to the amount of the **premium** paid by CPF or cash.

Example

If **you** pay 70% of your **premium** from **your** Medisave account and the other 30% in cash, the refund of unused **premium** will be in the same percentage – meaning 70% returned to **your** Medisave account and 30% paid in cash to **you**.

3.3 Change in premium

The **premium** that **you** pay for this policy can change from time to time. If **we** change the **premium** for **your policy**, **we** will write to **you** at **your** last known address, at least 30 days before the change is to take place, to tell **you** what **your** new **premium** is. **We** will change the **premium** for **your**

policy only if the change applies to all policies within the same class.

4 What you need to be aware of

4.1 Other insurance, benefit, incentive or subsidy scheme

We do not pay for claims if the medical expenses have been paid, or **you** or the **insured** have received a refund or similar benefits from other sources, whether under any insurance, incentive (including discounts) or subsidy scheme.

If **you** or the **insured** have other medical insurance, or medical benefits under any employment contract, which allows **you** or them to claim a refund for medical expenses, **you** or the **insured** must first claim from these policies or employee benefits before making any claim under **your policy**. **Our** obligations to pay under **your policy** will only arise after **you** have fully claimed under these policies or employee benefits.

If **we** have paid any benefit to **you** first before a claim is made under the other medical insurance policies or employee benefits, the other medical insurers or employer will have to refund **us** their share. **You** must give **us** all information and evidence **we** need to help **us** get back any other medical insurer's or employer's share of the claim **we** have paid. For every claim, the total reimbursement **we** will make will not be more than the actual expenses paid.

4.2 Declaring the insured's age

The **premium** is based on the age of the **insured** on his or her next birthday. If the age or date of birth of the **insured** is shown wrongly in the **application form**, **we** will adjust the **premium** **you** must pay. **We** will refund any extra **premium** paid or ask for any shortfall in **premium** **you** need to pay.

4.3 Guaranteed renewal

We will renew **your policy** automatically every year. **We** guarantee to do this for life as long as:

- a the **premium** is paid at the current rate which applies; and

- b the cover for the **insured** under **your policy** has not been ended.

4.4 Cancelling the policy

You may cancel **your policy** by giving **us** at least 30 days' notice in writing. **We** will tell **you** the date it will end.

4.5 Not enforcing a condition

If **we** do not enforce any of the conditions of **your policy** at any time, it does not mean **we** cannot enforce it in the future.

4.6 Ending the policy

All **benefits** will end when one of the following events happens, and **we** will not be legally responsible for any further payment under **your policy**.

- a **You** cancel **your policy** under clause 4.4.
- b **We** do not receive **your premium** after the **period of grace**.
- c The **insured** dies.
- d **You** fail or refuse to pay or refund any amount **you owe us**.
- e Fraud as shown in clause 4.12 is identified.
- f Relevant information as shown in clause 4.11 is not revealed or is misrepresented.
- g **You** take out another Medisave-approved Integrated Shield Plan covering the **insured**.
- h The **insured** is no longer a Singapore citizen or Singapore permanent resident.
- i The **insured**, who is a foreigner, no longer has an **eligible valid pass**.

We or the **CPF Board** (as the case may be) will decide on what date **your policy** will end.

When the policy ends, **you** have no further claims or rights against **us** under **your policy**.

Ending **your policy** will not affect **your** insurance cover under **MediShield Life**. **You** will continue to be insured under **MediShield Life** as long as **you** are eligible under the **act** and **regulations**.

If **you** are not the **insured**, as long as **you** have paid all the **premiums** and **your policy** is not cancelled or ended, if **you** die, it will not affect the cover of the **insured** under **your policy**.

4.7 Reinstating the policy

If **your policy** is cancelled because **you** have not paid the **premiums**, **you** may apply to reinstate **your policy**.

You can do this if **we** agree and **you** meet all of the following conditions.

- a **You** must pay all **premiums you owe** before **we** will reinstate **your policy**.
- b **We** will not pay for any expenses which happen between the date the policy ends and the date immediately before the **reinstatement date** of **your policy**.
- c If there is any change in the **insured's** medical or physical condition, **we** may add exclusions or charge an extra **premium** from the **reinstatement date**.

To avoid doubt, if **we** accept any **premium** after **your policy** has ended, it does not mean **we** will not enforce **our** rights under **your policy** or create any liability for **us** in terms of any claim. **Our** responsibility to pay will only arise after **we** have reinstated **your policy**.

4.8 Change of citizenship and residency status

You must tell **us**, as soon as possible, when the **insured's** citizenship or residency status changes in any way.

If the **insured** is, or becomes, a Singapore citizen or permanent resident, **we** can convert the existing **plan** to a MediSave-approved Integrated Shield Plan.

If, at the time **your policy** is converted to **our** MediSave-approved Integrated Shield Plan, **you** have an existing MediSave-approved Integrated Shield Plan with another insurer, the policy with that insurer will end automatically as **you** can only be insured under one Integrated Shield plan.

If the **insured** is no longer a Singapore citizen or permanent resident, **we** can convert the existing **plan** to a foreigner plan.

When **we** convert **your plan** to a MediSave-approved Integrated Shield Plan or foreigner plan, **we** will also:

- a convert the **plan** to one that corresponds to the **insured's** citizenship and residency status; and

- b adjust the **start date** and **renewal date** of **your** new policy accordingly.

Any claim arising before the **start date** of **your** new **plan** will be paid in line with the limits and other terms and conditions that applied before the **plan** was converted.

4.9 Changing policy terms or conditions

We may change the **premiums**, **benefits** or cover or these conditions at any time. However, **we** will write to **you** at **your** last-known address at least 30 days before doing so. **We** will apply the changes only if the changes apply to all policies within the same class.

4.10 Changing the plan

You may write and ask to change the **plan** if **we** approve. If **we** do approve **your** request, **we** will tell **you** when the change in **plan** will take place.

4.11 Giving us all information

You and the **insured** must give **us** all significant information about the **insured**, up to the **start date** of **your policy**, that may influence **our** decision whether to provide cover or to impose any terms under **your policy**.

If **you** fail to give **us** this information or misrepresent any information, **we** may do any of the following.

- a Declare **your policy** as 'void' from the **start date**, if no claim has been paid. **We** will refund **you** all the **premiums** paid to **us**, and **we** will not pay any **benefits**.
- b End your policy, if any claim has been paid. **We** will refund the **premiums** paid for the renewal of **your policy** after the date of the last claim, and **we** will not pay any **benefits**.
- c Add extra terms and conditions to **your policy**.

4.12 Fraud

If a claim or any part of a claim is false or fraudulent, or if **you** use fraudulent methods or devices to gain any **benefit**, **we** can do any or all of the following.

- **We** may declare **your policy** invalid and **you** will lose all **benefits** under this policy. **You** will have to repay to **us** all amounts **we** have paid out

under the policy and **we** will refund all **premiums** to **you**.

- **We** may end **your policy**.
- **We** may refuse to renew **your policy**.
- **We** may add extra terms and conditions. If **you** disagree with the addition of extra terms and conditions, **you** can write to **us** to cancel this policy. **You** will have to repay to **us** all amounts **we** have paid out under the policy and **we** will refund all **premiums** to **you**.

4.13 Currency

All **premium** and **benefits** will be paid in Singapore dollars.

4.14 Dealing with disputes

Any dispute or matter arising under, out of or in connection with **your policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) to be dealt with. (This applies if it is a dispute that can be brought before FIDReC.)

If the dispute cannot be referred to or dealt with by FIDReC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

4.15 Excluding the rights of others

A person who is not directly involved in **your policy** will have no right, under the Contracts (Rights of Third Parties) Act (Cap 53B), to enforce any of its terms.

4.16 Integration with MediShield Life

The **MediShield Life** scheme is run by the **CPF Board** under the **act** and **regulations**.

Your policy is integrated with **MediShield Life** if the **insured** meets the eligibility conditions shown in the **act** and **regulations**.

If **your policy** is integrated with **MediShield Life** to form a Medisave-approved Integrated Shield Plan, the following will apply.

- a The **insured** will enjoy all **benefits** under **MediShield Life** provided in the **act** and **regulations**.
- b If the cover for the **insured** under this policy ends, the cover for the **insured** under **MediShield Life** will continue as long as the **insured** meets the eligibility conditions shown in the **act** and **regulations**.
- c If the **MediShield Life** cover ends or is not renewed, this policy will continue without any integration with **MediShield Life**.

4.17 Notice of communication

We will assume any notice or communication under this policy has been given and received if sent:

- a personally – on the day it is delivered;
- b by prepaid mail – within seven days after the mail is sent;
- c by fax – immediately, as long as a transmission report is produced by the machine from which the fax was sent which shows that the fax was sent to the fax number of the recipient; or
- d by email, SMS or other electronic means – as soon as it is sent.

4.18 Exclusions

The following treatment items, procedures, conditions, activities and their related complications are not covered under **your policy**.

- a A **stay in hospital** if the **insured** was admitted to the **hospital** before the **start date** or, if it applies, between the date the policy ends and the date immediately before the **reinstatement date** of **your policy**.
- b Any **pre-existing illness, disease or condition** from which the **insured** was suffering, unless declared in the **application form** and **we** accepted the application without any exclusions. However, any **pre-existing illness, disease or condition** which falls under any other exclusion under this clause 4.18 is not covered under **your policy**, whether a declaration was made in the **application form** or not. To avoid doubt, any **pre-existing illness, disease or condition** (including birth defects and congenital sickness or abnormalities) will be covered under **MediShield Life** according to the **act** and **regulations**, as long as the **insured** satisfies the eligibility criteria for **MediShield Life** at the time the claim is made under **your policy**.

- c Cosmetic surgery (unless this is covered under **cosmetic surgery due to accident** or **breast reconstruction after mastectomy**) or any medical treatment claimed to generally prevent illness, promote health or improve bodily function or appearance.
- d General outpatient medical expenses or retail items or treatment before or after the inpatient hospital treatment or outpatient hospital treatment, even when the treatment arises from the same injury, illness or disease that resulted in the inpatient or outpatient hospital treatment (unless this is covered under outpatient hospital treatment).
- e Treatment for birth defects, hereditary conditions and disorders, and congenital sickness or abnormalities.
- f Overseas medical treatment.
- g Psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction (unless **we** cover it under inpatient psychiatric treatment benefit).
- h Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, lactation complications or any form of related **stay in hospital** or treatment (unless **we** cover this under serious pregnancy and delivery-related complications).
- i Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment.
- j Treatment of sexually-transmitted diseases.
- k Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) (except **HIV due to blood transfusion** and **occupationally acquired HIV**).
- l Treatment for injuries or illnesses resulting from attempted suicide and for self-inflicted injuries, whether the **insured** is sane or insane.
- m Drug or alcohol abuse or misuse, or any injury, illness or disease caused directly or indirectly by the abuse or misuse of alcohol, drugs or substance.
- n Expenses of getting an organ or body part for a transplant from a **living organ donor** for the **insured** and all expenses the **living organ donor** has to pay.
- o Dental treatment (unless this is covered under **accident inpatient dental treatment**).
- p Transport-related services including ambulance fees, emergency evacuation, sending home a body or ashes.
- q Sex-change operations.

- r Buying or renting special braces, appliances, equipment, machines and other devices, such as wheelchairs, walking or home aids, dialysis machines, iron lungs, oxygen machines and any other hospital-type equipment to use at home or as an outpatient.
- s Optional items which are outside the scope of treatment, prostheses and corrective devices, and medical appliances which are not needed surgically.
- t Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation and medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.
- u Private nursing charges and home-based nursing services.
- v Vaccinations.
- w Treatment of injuries arising from being directly or indirectly involved in civil commotion, riot, strike, terrorist activities, breaking or attempting to break the law, resisting arrest or any imprisonment.
- x The consequences arising, whether directly or indirectly, from nuclear fallout, radioactivity, any nuclear fuel, material or waste, war and related risks.
- y Rest cures, hospice care, home or outpatient nursing, home visits or treatments, home rehabilitation or palliative care, convalescent care in convalescent or nursing homes, sanatoriums or similar establishments, outpatient rehabilitation services such as counselling and physical rehabilitation (unless **we** cover it under inpatient palliative care service (general or specialised)).
- z Alternative or complementary treatments, including traditional Chinese medicine (TCM), chiropractic, naturopath, acupuncturist, homeopath, osteopathy, dietician or a stay in any health-care establishment for social or non-medical reasons.
- aa Treatment for any illness or injury resulting from the **insured** taking part in a dangerous activity or sport whether as a professional or when an income could or would be earned from the activity or sport.
- ab Treatment for obesity, weight loss, increasing weight, or any procedures relating to managing weight.
- ac **Staying in a hospital** for the main purpose of an X-ray, CT scan or MRI scan, a medical check-up or health screening.

- ad Non-medical items such as parking fees, hospital administration and registration fees, laundry, television rental, newspapers or fees for medical report (including test results).
- ae Genetic testing that is carried out for health screening, risk evaluation or assessing prognosis. To avoid doubt, genetic testing is only covered when it is ordered by the **registered medical practitioner** because the result of the genetic testing is needed to determine the medical treatment for the diagnosed condition.
- af Routine eye and ear examinations, correction for refractive errors of the eye (conditions such as nearsightedness, farsightedness, presbyopia (gradual loss of the eye's ability to focus on nearby objects) and astigmatism), lasik treatments, costs of spectacles, costs of contact lenses and costs of hearing aid.

Some of the exclusions shown above may be covered under **MediShield Life**.

To avoid doubt, **your policy** does not cover any item or exclusion that is set out in the **act** and its **regulations**, unless **we** issue an endorsement to **your policy**.

5 Definitions

Accident means an unexpected incident that happens on or after the **start date** of **your policy**, or the last **reinstatement date**, whichever is later, that results in an injury. The injury must be caused entirely by being hit by an external object that produces a bruise or wound; except for injury caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes, or gas.

Accident inpatient dental treatment means inpatient treatment to remove, restore or replace sound natural teeth which have been lost or damaged in an **accident**.

Act means the Central Provident Fund Act (Cap. 36) and the MediShield Life Scheme Act (Act No. 4 of 2015), as amended, extended or re-enacted from time to time.

Application form means the application to cover the **insured** under this policy **you** make to **us**.

Benefits means the benefits set out in the **schedule of benefits** and **your policy**.

Breast reconstruction after mastectomy means reconstructive surgery of the breast on which a mastectomy has been performed as a result of breast cancer. The breast reconstruction must be performed by a **registered medical practitioner** during a **stay in hospital** within 365 days from the date the **insured** leaves the **hospital** when the mastectomy was done. The breast cancer must be first diagnosed on or after the **start date** of **your policy**, or the last **reinstatement date**, whichever is later. Any surgery or reconstruction of the other breast to produce a symmetrical appearance will not be covered.

Co-insurance means the amount that **you** need to pay after the **deductible**. The **co-insurance** percentages for the **benefits** are shown in the **schedule of benefits**. **Co-insurance** applies to all claims made under **your policy**.

Community hospital means any approved community hospital under the **act** and **regulations** that provides an intermediate level of care for individuals who have simple illnesses which do not need **specialist** medical treatment and nursing care.

Cosmetic surgery due to accident means a **necessary medical treatment** done to repair damage for the injury caused only by an **accident**. This surgery must be recommended by the **registered medical practitioner** who treated the **insured** for the injury and must be performed during a **stay in hospital** within 365 days of the **accident**.

CPF Board means the Central Provident Fund Board of Singapore.

Deductible means the part of the **benefit you** are claiming that the **insured** must pay before **we** will pay any benefit. The **deductible** is shown in the **schedule of benefits**. The **deductible** does not apply to claims for outpatient hospital treatment covered under section 1.2 (Outpatient hospital treatment).

Eligible valid pass means a valid pass with a foreign identification number (FIN) recognised by the Immigration and Checkpoints Authority of Singapore (ICA).

Expiry date means the date the insurance cover under **your policy** ends and is shown in the **policy certificate** or **renewal certificate** (as the case may be).

General inpatient palliative care means general palliative care to improve the quality of life of patients with terminal illnesses who need to be treated as inpatients (for example, relieving symptoms such as pain and breathlessness through oral and subcutaneous medication), as well as support for patients and caregivers.

HIV due to blood transfusion means infection with the human immunodeficiency virus (HIV) as a result of a blood transfusion as long as all of the following conditions are met.

- The blood transfusion is **necessary medical treatment**.
- The blood transfusion was received in Singapore on or after the **start date** or last **reinstatement date** (if any), whichever is later.
- The source of infection is from the **hospital** that gave the blood transfusion.
- The cause of HIV is the blood provided by the **hospital** that gave the blood transfusion.
- The **insured** does not suffer from thalassaemia major or haemophilia.

We do not cover HIV infection resulting from any other means, including sexual activity and using intravenous drugs.

Hospital means:

- a **restructured hospital**;
- a **private hospital**;
- a **community hospital**; or
- any other hospital **we** accept.

HOTA means the Human Organ Transplant Act (Cap. 131A), as amended, extended or re-enacted from time to time.

Inpatient palliative care provider means any **MOH**-approved inpatient palliative care provider. **You** can find the details at www.moh.gov.sg. **MOH** may update this list from time to time.

Insured means the person named as the insured in the **policy certificate** or **renewal certificate** (as the case may be).

Intensive care unit (ICU) means the intensive care unit of a **hospital**.

Limit in each lifetime means the maximum amount (if any) shown in the **schedule of benefits** which **we** will pay under **your policy** during the lifetime of the **insured**.

Limit in each policy year means the maximum amount set out in the **schedule of benefits** which

we will pay under **your policy** for the relevant **policy year**.

Limits of compensation means the limits of compensation set out in the **schedule of benefits** and is the most **we** will pay in **benefits**.

Living organ donor means a living person from whom a **specified organ** is removed and transplanted into another living person.

MOH means the Ministry of Health, Singapore.

Medical institution means a licensed:

- private clinic;
 - medical centre;
 - diagnostic centre; or
 - dialysis centre
- in Singapore.

MediShield Life means the basic tier of insurance protection scheme run by the **CPF Board** and governed by the **act** and **regulations**.

MediShield Life claimable criteria means the list of criteria that long-term and home parenteral-nutrition patients must meet in order to qualify for **MediShield Life** cover. **You** can find the details at www.moh.gov.sg. **MOH** may update this list from time to time.

Necessary medical treatment means reasonable and common treatment which, in the professional opinion of a **registered medical practitioner** or a **specialist** in the relevant field of medicine, is appropriate and consistent with the symptoms, findings, diagnosis and other relevant clinical circumstances of the illness or injury and reduces the negative effect of the illness or injury on the **insured's** health.

The treatment:

- must be provided in line with generally accepted standards of good medical practice in Singapore, be consistent with current standards of professional medical care, have proven medical benefits, and also be cost-effective and supported by the guidelines of **MOH** (where available) or official bodies such as Health Science Authority, the Allied Health Professions Council or the Agency for Care Effectiveness;
- must not be for the convenience of the **insured** or **registered medical practitioner** or **specialist** (for example, treatment that can reasonably be

provided out of a hospital, but is provided as an inpatient treatment);

- must not be for investigation or research (for example, experimental or new physiotherapy, medical techniques or surgical techniques, medical devices not approved by the Institutional Review Board and the Health Sciences Authority, and medical trials for medicinal products, whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority or similar bodies); and
- must not be preventive, or for health screening or promoting good health (such as dietary replacement or supplement).

Occupationally acquired HIV means infection with the human immunodeficiency virus (HIV) which resulted from an incident which happened on or after the **start date** or the last **reinstatement date** (if any), whichever is later, while the **insured** was carrying out their job. However, **you** must give **us** satisfactory proof of all of the following.

- **You** must report the incident giving rise to the HIV infection to **us** within 30 days of the incident.
- **We** need proof that the incident was the cause of the HIV infection.
- **We** also need proof that the **insured** has changed from HIV negative to HIV positive during the 180 days after the reported incident. This proof must include a negative HIV antibody test carried out within five days of the incident.
- The incident happened while the **insured** was carrying out their normal professional duties in Singapore as a medical practitioner, houseman, medical student, state registered nurse, medical laboratory technician, dentist, dental surgeon, dental nurse or paramedical worker working in a **hospital** or in a licensed medical centre or clinic in Singapore.

We will not cover HIV infection resulting from any other means, including sexual activity and using intravenous drugs.

Period of grace means the period shown in clause 3.1.

Plan means the type of plan that **you** have chosen under **your policy** and which is shown in the **policy certificate** or the **renewal certificate** (as the case may be).

Policy certificate means the policy certificate which **we** issue to **you**.

Policy year means one year starting from:

- the **start date**; or
- if **your policy** is renewed, the **renewal date**.

Pre-existing illness, disease or condition means any illness, disease or condition:

- for which the **insured** asked for or received treatment, medication, advice or diagnosis (or which they ought to have asked for or received) before the **start date** or the last **reinstatement date** (if any), whichever is later;
- which was known to exist before the **start date** or the last **reinstatement date** (if any), whichever is later, whether or not the **insured** asked for treatment, medication, advice or diagnosis; or
- the conditions or symptoms of which existed before the **start date** or the last **reinstatement date** (if any), whichever is later, and would have led a reasonable and sensible person to get medical advice or treatment.

Premium means the premium as shown in clause 3.1.

Private hospital means any licensed private hospital in Singapore that is not a **restructured hospital**.

Private medical institution means a licensed private:

- clinic;
 - medical centre;
 - diagnostic centre; or
 - dialysis centre;
- in Singapore.

Pro-ration factor means the pro-ration factor as shown in clause 2.4.

Reasonable expenses means expenses which are appropriate and consistent with the diagnosis and according to accepted medical standards, and which could not have reasonably been avoided without negatively affecting the **insured's** medical condition.

The expenses:

- must not be more than the general level of charges made by other medical service suppliers of similar standing in Singapore for the services and supplies;
- must not include fees or charges that would not have been made if no insurance had existed; and

- must be within the current range of fee guidelines published by the Singapore government, **MOH** or official bodies such as the Health Sciences Authority and the Allied Health Professions Council.

Registered medical practitioner means a doctor who:

- is registered with the *Singapore Medical Council (SMC)*;
- has a valid Practising Certificate (PC); and
- holds an MBBS/MD degree awarded by a recognized medical school in the first schedule and second schedule of the Medical Registration Act, Cap 174.

This cannot be **you**, the **insured** or **your** or the **insured's** parent, brother or sister, husband or wife, child or relative.

Regulations mean any subsidiary legislation made under the **act** and, as amended, extended or re-enacted from time to time.

Rehabilitative care means therapy to improve the **insured's** disability and functional impairment after an illness.

Reinstatement date means the date when **we** approve **your** application for reinstatement or when **we** receive the reinstatement **premium**, whichever is later.

Renewal certificate means (in cases where **your policy** is renewed) the renewal certificate issued for **your policy**.

Renewal date means the start date of the relevant renewed **policy year** covered by **your policy** and shown in the **renewal certificate**.

Restructured hospital means a hospital in Singapore that:

- is run as a private company owned by the Singapore Government;
- is governed by broad policy guidance from the Singapore Government through **MOH**; and
- receives a yearly government subsidy to provide subsidised medical services to its patients.

Schedule of benefits means the schedule of benefits attached to these conditions (or any revised schedule of benefits which **we** may issue in an endorsement to **your policy**, or when renewing **your policy**).

Short-stay ward means a ward in the emergency department of a **hospital** for patients who need a short period of inpatient monitoring and treatment.

Specialist means a **registered medical practitioner** who is:

- on the Register of Medical Practitioners;
- accredited by the Specialists Accreditation Board (SAB); and
- registered by the Singapore Medical Council (SMC) with recognized specialties and subspecialties.

Specialised inpatient palliative care means specialised palliative care to improve the quality of life of patients with terminal illnesses who have complex needs and require higher levels of care (compared with general palliative care). Examples include administering intravenous medication and specialised wound care for complex wounds.

Specified organ means a specified organ as defined in **HOTA**.

Start date means the date **your policy** starts and is shown in the **policy certificate**.

Staying in a community hospital is defined in line with the conditions in clause 1.1(f).

Staying in a hospital means a continuous period of time, during which the **insured** is admitted to and stays in a **hospital** for **necessary medical treatment**, in line with the terms of **your policy** and where room and board charges are made. This includes day surgery for which no overnight stay is needed (as long as the surgery is listed in the **surgical limits table**).

Sub-acute care means care for complicated medical conditions that require additional medical and nursing care that is less intensive compared to **hospitals** with acute care inpatient facilities.

Surgical limits table means the latest surgical operation fee tables 1 to 7 (in 'Table of Surgical Procedure') set by **MOH** from time to time.

Voluntary Welfare Organisations (VWO) means a non-profit organisation that provides welfare services or services that benefit the whole community.

Ward entitlement means the ward entitlement shown in clause 2.4(a).

We, us or our means NTUC Income Insurance Co-operative Limited.

You or your means the person named in the **policy certificate** as the policyholder.