

IncomeShield Standard Plan

Protection for ward Class B1.

HEALTH INSURANCE



DID YOU KNOW?

1



Medical costs in Singapore are projected to rise at a faster pace than most of the region with **surgery charges experiencing the highest rate of inflation.**¹



2

Cancer (80%) and cardiovascular diseases (56%) will remain the top two conditions by cost and are expected to remain so in the near future.²

3

Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type. This can **potentially lead to high out-of-pocket expenses and loss of future income.**



Examples of medical bills received by Income across 2019 - 2021

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 th	90 th
Breast Cancer	30 - 40	\$108,414	\$209,602
Lung Cancer	41 - 50	\$83,256	\$428,853
Heart Disease	51 - 60	\$43,191	\$73,390

The table is based on specific medical diagnosis in relation to the stated category of medical conditions in a private hospital.

Note: IncomeShield Standard Plan is designed to provide coverage for restructured hospital for ward class B1 and below.

IncomeShield Standard Plan

A hospital stay can be a stressful experience. Therefore, it is important to know that you are covered during the stay. IncomeShield Standard Plan is a MediSave-approved Integrated Shield Plan (IP) that consists of two parts – the MediShield Life (MSHL) portion and enhanced benefits provided by Income. It takes care of your hospital and surgical expenses³, ensuring that you focus on making a full recovery in comfort.

Why is it good for me?

1

Coverage with no lifetime limit⁴

2

Letter of Guarantee⁵ to waive hospital deposits

3

Premiums payable with MediSave up to the Additional Withdrawal Limits (excluding riders)

4

Additional benefits when you seek treatment from our panel⁶ of specialists for your medical care

5

Option to enhance coverage with Deluxe Care Rider or Classic Care Rider

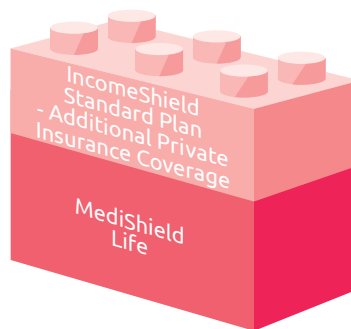
IncomeShield Standard Plan

MediShield Life and IncomeShield Standard Plan

IncomeShield Standard Plan is an Integrated Shield Plan which consists of two parts – the MSHL portion and an additional private insurance coverage portion. MSHL is a national health insurance scheme for all Singapore Citizens and Permanent Residents.

If you are covered under IncomeShield Standard Plan, you will enjoy the combined benefits of MSHL, 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 MSHL, and subsidies that you may be eligible for, please refer to www.medishieldlife.sg.



Coverage with no lifetime limits

You are covered, for life. With no lifetime limit⁴ on your hospital claims, IncomeShield Standard Plan helps to reduce the financial stress on you and your family should you have to stay in hospital.

Letter of Guarantee

A Letter of Guarantee⁵ makes hospital admission easier by waiving deposits required by hospitals.

IncomeShield Standard Plan

Affordable and flexible

Use your CPF MediSave to pay your premiums. With MSHL, the MediSave withdrawal limit is restructured into two parts:

MSHL	Additional Withdrawal Limit (AWL) for additional private insurance coverage
MSHL premiums can be fully payable by MediSave.	The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your IncomeShield Standard Plan's additional private insurance coverage premiums.

The maximum MediSave that can be used to pay for each insured annually depends on the insured's age at their next birthday.

Additional Withdrawal Limits (AWLs) for additional private insurance coverage	
Age next birthday	From 1 November 2015
1 to 40	\$300
41 to 70	\$600
71 and above	\$900

Panel⁶ clinics

Enjoy additional benefits when you seek treatment from our panel⁶ of trusted medical specialists for your medical care.

- Access to more than 590 specialists across various specialties and sub-specialties in private practice island-wide.
- Hassle-free appointment booking with trusted and experienced medical specialists.

It is important for you to consider your IncomeShield Standard Plan type before you consult our panel⁶ of medical specialists. IncomeShield Standard Plan only provides coverage for ward class B1 under a restructured hospital. You will incur additional costs for medical consultation and treatment at restructured hospitals' class A wards, or by private medical specialists (including those from our panel⁶).

Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at income.com.sg/IncomeTreats.

IncomeShield Standard Plan

Benefits	IncomeShield Standard Plan (Payout includes MSHL payout)		
Ward entitlement	Restructured hospital for ward class B1 and below		
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) ⁷ - Normal ward - Intensive care unit ward	\$2,250 ⁸ \$6,850 ⁸		
Surgical benefit (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 table:	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	\$9,800		
Radisurgery, including proton beam therapy – Category 4 (each treatment course) ¹⁰	\$31,300		
Community hospital (Rehabilitative) (each day) ^{7,11}	\$760		
Community hospital (Sub-acute) (each day) ^{7,11}	\$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		

IncomeShield Standard Plan

Benefits	IncomeShield Standard Plan (Payout includes MSHL payout)		
Outpatient hospital treatment ¹⁰	Limits of compensation		
Radiotherapy for cancer (each treatment)			
- External (except Hemi-body)			\$880
- Brachytherapy			\$1,100
- Hemi-body			\$2,510
- Stereotactic			\$6,210
- Proton beam therapy – Category 1			\$800
- Proton beam therapy – Category 2			\$1,100
- Proton beam therapy – Category 3			\$6,210
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
Cancer drug treatment (each month) ¹⁶			3x MSHL Limit
Cancer drug services (each policy year) ¹⁶			2x MSHL Limit
Pro-ration factor ¹²	SG	PR	FR
Inpatient			
– Restructured hospital			
- Ward class C, B2 or B2+	Does not apply	Does not apply	Does not apply
- Ward class B1	Does not apply	90%	80%
- Ward class A	80%	80%	80%
– Private hospital or private medical institution	50%	50%	50%
– Community hospital			
- Ward class C, B2 or B2+	Does not apply	Does not apply	Does not apply
- Ward class B1	Does not apply	90%	80%
- Ward class A	80%	80%	80%
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-subsidised¹³	Does not apply	Does not apply	Does not apply
– Private hospital or private medical institution¹³	65%	65%	65%

SG: Singapore Citizen | PR: Singapore Permanent Resident | FR: Foreigner

IncomeShield Standard Plan

Benefits	IncomeShield Standard Plan (Payout includes MSHL payout)
Deductible for each policy year for an insured aged 80 years or below at next birthday¹⁴	
Inpatient	
<ul style="list-style-type: none"> – Restructured hospital <ul style="list-style-type: none"> - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A – Private hospital or private medical institution – Community hospital <ul style="list-style-type: none"> - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A 	<ul style="list-style-type: none"> \$1,500 \$2,000 \$2,500 \$2,500 \$2,500 \$1,500 \$2,000 \$2,500 \$2,500
Day surgery or short-stay ward	
<ul style="list-style-type: none"> – Subsidised – Non-subsidised 	<ul style="list-style-type: none"> \$1,500 \$2,000
Deductible for each policy year for an insured aged over 80 years at next birthday¹⁴	
Inpatient	
<ul style="list-style-type: none"> – Restructured hospital <ul style="list-style-type: none"> - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A – Private hospital or private medical institution – Community hospital <ul style="list-style-type: none"> - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A 	<ul style="list-style-type: none"> \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$2,000 \$3,000 \$3,000 \$3,000
Day surgery or short-stay ward	
<ul style="list-style-type: none"> – Subsidised – Non-subsidised 	<ul style="list-style-type: none"> \$2,000 \$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

IncomeShield Standard Plan

Riders

Enhance your coverage with riders.

Riders are additional features that help you to customise your insurance plan to your specific needs so you will have additional protection and the assurance you desire for peace of mind. Depending on your particular needs, you can choose from Deluxe Care Rider and Classic Care Rider to supplement your IncomeShield Standard Plan.

Deluxe Care Rider

Keeps your out-of-pocket expenses on hospital bills as low as possible.

1. Co-payment amount, with a limit of:

Treatment provided by	Our panel ⁶	Extended panel ¹⁵	Others
Co-payment and limit	5% co-payment of the benefits due under your policy ³		
	Up to \$3,000 limit (each policy year)		No limit

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁶ or extended panel¹⁵.

2. Up to \$2,000 additional non-panel payment to be made by the policyholder (each policy year).

Treatment provided by	Our panel ⁶	Extended panel ¹⁵	Others
Additional non-panel payment	N.A.	Up to \$2,000 each policy year	Up to \$2,000 each policy year

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁶ or extended panel¹⁵.

IncomeShield Standard Plan

3. With an additional cancer drug treatment benefit^{16,17}, receive extra coverage for outpatient cancer drug treatments listed on the Cancer Drug List (CDL), as well as selected cancer drug treatments not listed on the CDL (non-CDL treatments) up to a limit of:

Types of Cancer Drug Treatment	Additional cancer drug treatment benefits limits
Treatment on CDL ¹⁶ (each month)	6x MSHL Limit
Non-CDL treatment ¹⁷ (each month)	\$5,200

For each outpatient cancer drug treatment claim under your rider, there is a co-payment amount, with a limit of:

Types of Cancer Drug Treatment	Our panel ⁶	Extended panel ¹⁵	Others
Treatment on CDL ¹⁶	5% co-payment of the benefits due under your rider		
	Up to \$3,000 limit (each policy year)		No limit
Non-CDL treatment ¹⁷	10% co-payment of the benefits due under your rider		
	No limit		

4. Receive up to \$80 per day (for a maximum of 10 days each hospital stay) for the cost of an extra bed for you to sleep over if your insured child¹⁸ gets warded.

Classic Care Rider

Keeps your hospital bill affordable.

1. Co-payment amount, with a limit of:

Treatment provided by	Our panel ⁶	Extended panel ¹⁵	Others
Co-payment and limit	10% co-payment of the benefits due under your policy ³		
	Up to \$3,000 limit (each policy year)		No limit

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁶ or extended panel¹⁵.

2. Up to \$2,000 additional non-panel payment to be made by the policyholder (each policy year).

Treatment provided by	Our panel ⁶	Extended panel ¹⁵	Others
Additional non-panel payment	N.A.	Up to \$2,000 each policy year	Up to \$2,000 each policy year

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁶ or extended panel¹⁵.

IncomeShield Standard Plan

3. With an additional cancer drug treatment benefit^{16,17}, receive extra coverage for outpatient cancer drug treatments listed on the Cancer Drug List (CDL), as well as selected cancer drug treatments not listed on the CDL (non-CDL treatments) up to a limit of :

Types of Cancer Drug Treatment	Additional cancer drug treatment benefits limits
Treatment on CDL ¹⁶ (each month)	6x MSHL Limit
Non-CDL treatment ¹⁷ (each month)	\$5,200

For each outpatient cancer drug treatment claim under your rider, there is a co-payment amount, with a limit of:

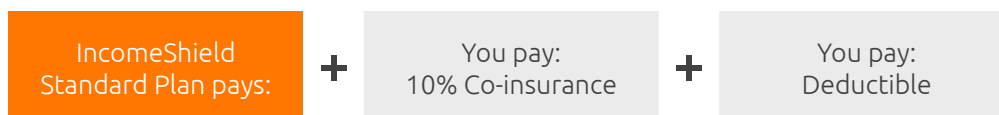
Types of Cancer Drug Treatment	Our panel ⁶	Extended panel ¹⁵	Others
Treatment on CDL ¹⁶	10% co-payment of the benefits due under your rider		
	Up to \$3,000 limit (each policy year)		No limit
Non-CDL treatment ¹⁷	20% co-payment of the benefits due under your rider		
	No limit		

4. Receive up to \$80 per day (for a maximum of 10 days each hospital stay) for the cost of an extra bed for you to sleep over if your insured child¹⁸ gets warded.

For yearly premium rates, visit the following links:

- IncomeShield Standard Plan: www.income.com.sg/health-and-personal-accident/incomeshield-standard-plan/premiums
- Deluxe Care Rider: www.income.com.sg/health-and-personal-accident/incomeshield-standard-plan/deluxe-care-rider-premiums
- Classic Care Rider: www.income.com.sg/health-and-personal-accident/incomeshield-standard-plan/classic-care-rider-premiums

How IncomeShield Standard Plan works for you



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

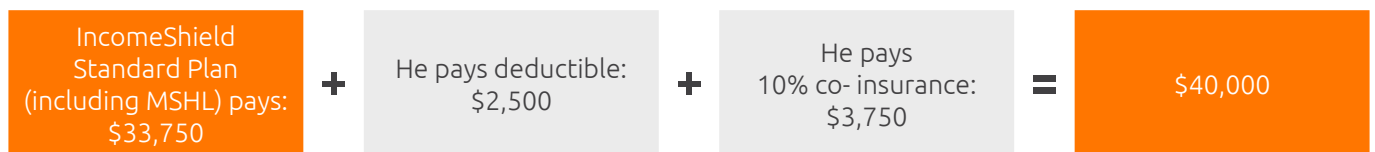
Co-insurance: Percentage share you need to pay in excess of the Deductible

IncomeShield Standard Plan

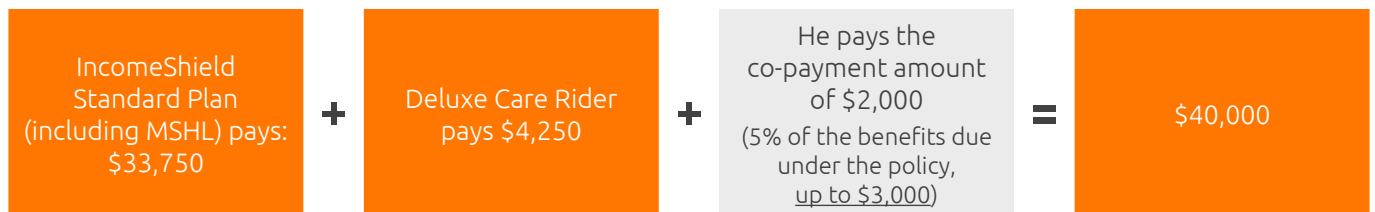
How IncomeShield Standard Plan and Deluxe Care Rider work for you

Mr Lee (Singapore Citizen, age 40), who is covered under IncomeShield Standard Plan, was hospitalised in a restructured hospital, Ward Class B1, for 4 days for a knee replacement surgery **provided by our panel⁶**. His total bill was \$40,000.

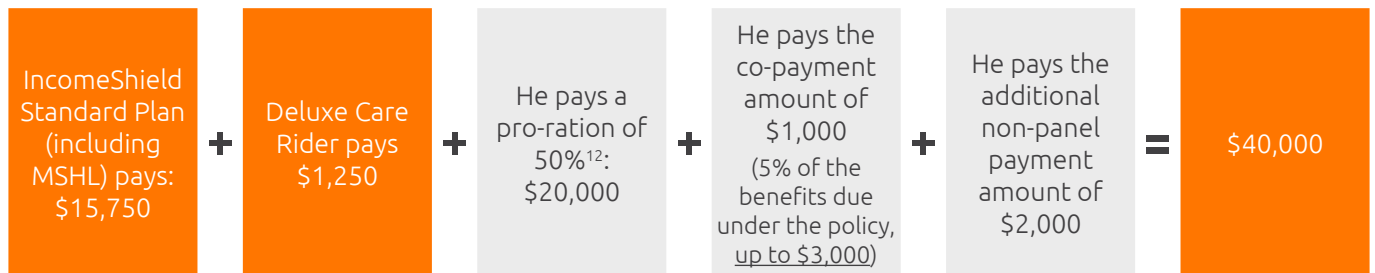
IncomeShield Standard Plan



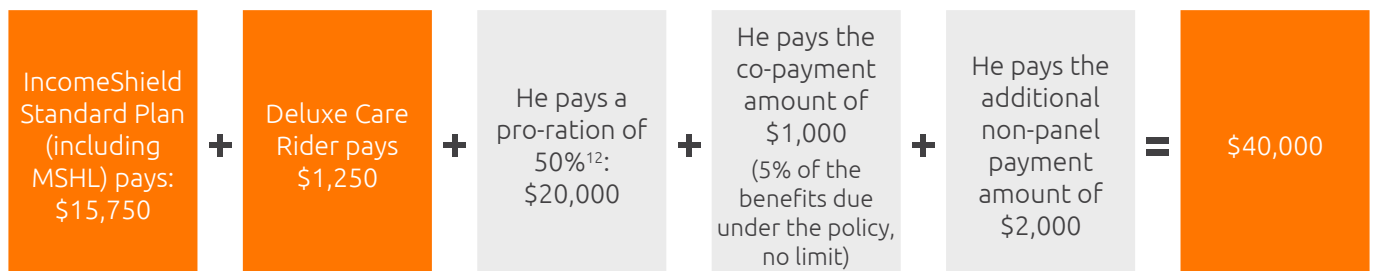
IncomeShield Standard Plan and Deluxe Care Rider



If Mr Lee were to be hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our extended panel¹⁵**, this is what he needs to pay:



If his surgery is **not provided by our panel⁶ or our extended panel¹⁵**, this is what he needs to pay:



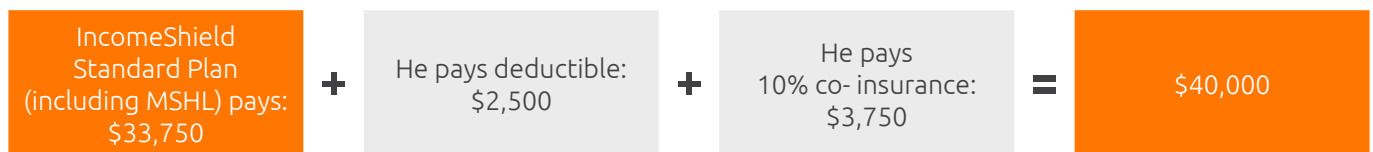
Figures are illustrative only to facilitate understanding of rider's benefits, and assumes that the bill is not limited or excluded by policy terms and conditions. For treatments that are provided by our panel⁶ or extended panel¹⁵, there is a co-payment limit of \$3,000 for each policy year. For treatments that are not provided by our panel⁶ or is provided by our extended panel¹⁵, an additional non-panel payment of up to \$2,000 for each policy year will apply under the Deluxe Care Rider. For more details, please refer to the policy document.

IncomeShield Standard Plan

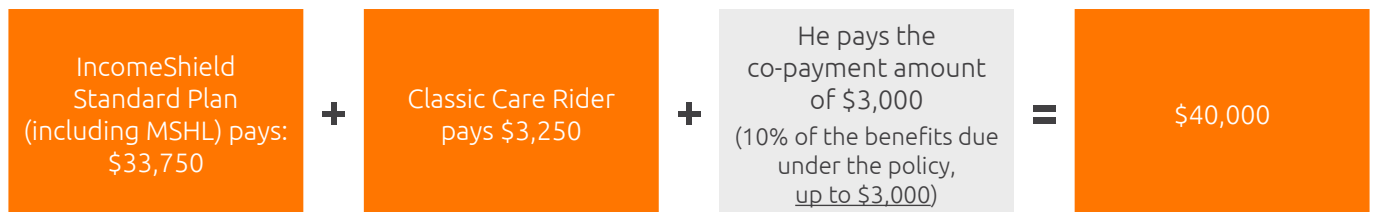
How IncomeShield Standard Plan and Classic Care Rider work for you

Mr Lee (Singapore Citizen, age 40), who is covered under IncomeShield Standard Plan, was hospitalised in a restructured hospital, Ward Class B1, for 4 days for a knee replacement surgery **provided by our panel⁶**. His total bill was \$40,000.

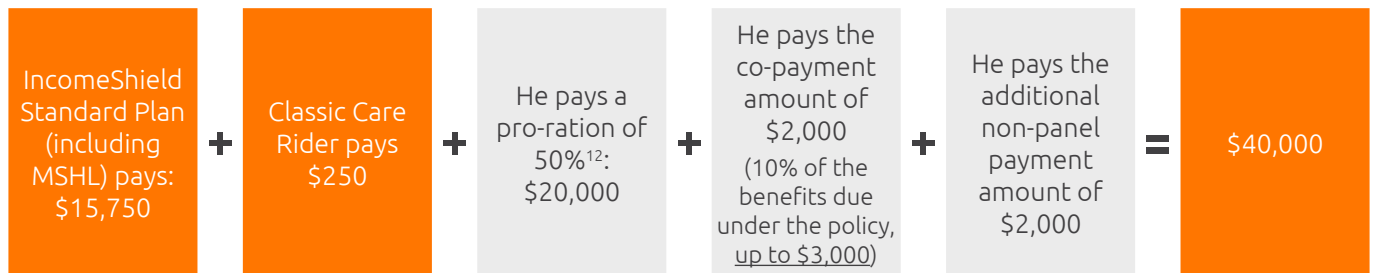
IncomeShield Standard Plan



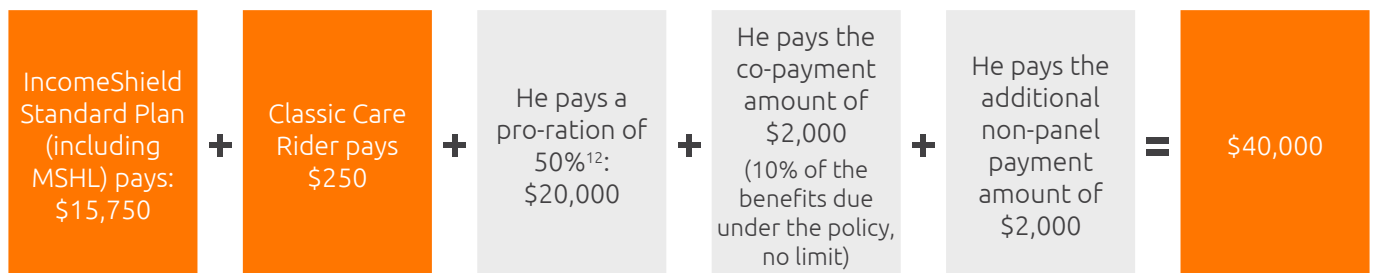
IncomeShield Standard Plan and Classic Care Rider



If Mr Lee were to be hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our extended panel¹⁵**, this is what he needs to pay:



If his surgery is **not provided by our panel⁶ or our extended panel¹⁵**, this is what he needs to pay:



Figures are illustrative only to facilitate understanding of rider's benefits, and assumes that the bill is not limited or excluded by policy terms and conditions. For treatments that are provided by our panel⁶ or extended panel¹⁵, there is a co-payment limit of \$3,000 for each policy year. For treatments that are not provided by our panel⁶ or is provided by our extended panel¹⁵, an additional non-panel payment of up to \$2,000 for each policy year will apply under the Classic Care Rider. For more details, please refer to the policy document.

IncomeShield Standard Plan

IMPORTANT NOTES

- 1 Aon Asia Healthcare Trends, Asia Healthcare Trends 2017/18, www.aon.com/apac/study/2018/aon-asia-healthcare-trends.jsp
- 2 WTW, 2021 Global Medical Trends Survey report, <https://www.wtwco.com/en-SG/Insights/2020/11/2021-global-medical-trends-survey-report>
- 3 Subject to precise terms, conditions and exclusions specified in the policy contract for IncomeShield Standard Plan and riders.
- 4 Subject to policy year limit and benefit limits.
- 5 Subject to individual hospital guidelines. Other terms and conditions apply.
- 6 Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The lists of approved panels and preferred partners, which we may update from time to time, can be found at www.income.com.sg/specialist-panel. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.
- 7 Includes meals, prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations and laboratory tests. Daily ward and treatment charges include being admitted to a high-dependency ward or a short-stay ward.
- 8 Limits are higher by \$300 for first 2 days of inpatient stay.
- 9 Includes charges for the following approved medical items:
 - Intravascular electrodes used for electrophysiological procedures
 - Percutaneous transluminal coronary angioplasty (PTCA) balloons
 - Intra-aortic balloons (or balloon catheters)
- 10 This benefit covers the following treatment (if applicable).
 - For proton beam therapy, we will only cover the proton beam therapy if it is administered for an Ministry of Health (MOH)-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website (go.gov.sg/pbt-approved-indications). MOH may update these from time to time.
 - For long-term parenteral nutrition, it covers the parental bags and consumables necessary for administering long-term parenteral nutrition that meets MSHL claimable criteria.
 - For cancer drug treatment, only treatments listed on the Cancer Drug List (CDL) and used according to the indications on the CDL will be covered. If the insured is claiming for more than one cancer drug treatment, we will pay a total amount of up to the highest limit for the cancer drugs administered in that month, as long as they are used according to the indications on the CDL. If any of the cancer drug treatments provided are not used according to the indications on the CDL, we will not cover any of the cancer drug treatments used, even individual treatments that are listed on the CDL, except where a particular drug being removed from the indicated treatment, or replaced with another drug indicated 'for cancer treatment' on the CDL, is a necessary medical treatment due to intolerance or contraindications (for example, allergic reactions).
 - For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drugs, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.
- 11 To claim for staying in a community hospital,
 - 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.

IncomeShield Standard Plan

IMPORTANT NOTES

- 12 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.
- 13 Pro-ration will apply under MSHL for outpatient radiotherapy for cancer, long-term parenteral nutrition and cancer drug treatment if the insured is a non-subsidised patient. Kidney dialysis and immunosuppressant drugs approved under MSHL for organ transplant will not be pro-rated for MSHL.
- 14 Deductible does not apply to outpatient hospital treatment.
- 15 Extended panel means a registered medical practitioner or specialist approved by us to provide coverage on the benefits for this rider. The registered medical practitioner or specialist must not be on Income's panel or preferred partners lists and must meet other criteria including being on another Integrated Shield Plan provider's panel listing. The approved extended panel list, which we may update from time to time, can be found at www.income.com.sg/specialist-panel.
- 16 The benefit limit is based on a multiple of the MSHL Limit for cancer drug treatment. Refer to the Cancer Drug List (CDL) published at go.gov.sg/moh-cancerdruglist for the applicable MSHL Limit. MOH may update this list from time to time. The cancer drug services benefit limit (if applicable) is based on a multiple of the MSHL Limit for cancer drug services. Refer to the MediShield Life Benefits published at go.gov.sg/mshlbenefits for the applicable MSHL Limit.
- 17 For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to LIA's Non-CDL Classification Framework). Refer to LIA's website <https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf> for more details. LIA may update the list from time to time.
- 18 The insured child must be aged 18 years or below during the stay in the hospital.

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for insured who is a Singapore Citizen or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), IncomeShield Standard Plan is not available as an Integrated Shield Plan.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at www.income.com.sg/incomeshield-standard-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 advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/ LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 1 April 2023

*Financial planning,
made for the moments that matter to you.*

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit www.income.com.sg.

Get in touch



MEET your Income advisor



CALL 6332 1133



CHAT instantly at www.income.com.sg/advisor-connect



VISIT www.income.com.sg

Income Insurance Limited

UEN: 202135698W

Income Centre 75 Bras Basah Road Singapore 189557 • Tel: 6788 1777 • Fax: 6338 1500 • Enquiries: income.com.sg/enquiry