

Coverage for IncomeShield Standard Plan

Benefits	MediShield Life			IncomeShield Standard Plan (Payout includes MediShield Life payout)		
Ward entitlement				Restructured hospital for ward class B1 and below		
Inpatient hospital treatment	Limits of compensation					
Daily ward and treatment charges (each day) ¹ – Normal ward – Intensive care unit ward	\$800* \$2,200*			\$2,250^ \$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 table:	A	B	C	A	B	C
– Table 1 A/B/C (less complex procedures)	\$240	\$340	\$340	\$590	\$1,050	\$1,050
– Table 2 A/B/C	\$580	\$760	\$760	\$1,800	\$2,300	\$2,370
– Table 3 A/B/C	\$1,060	\$1,160	\$1,280	\$3,290	\$4,240	\$4,760
– Table 4 A/B/C	\$1,540	\$1,580	\$1,640	\$5,970	\$8,220	\$8,220
– Table 5 A/B/C	\$1,800	\$2,180	\$2,180	\$8,920	\$9,750	\$11,030
– Table 6 A/B/C	\$2,360	\$2,360	\$2,360	\$15,910	\$15,910	\$17,300
– Table 7 A/B/C (more complex procedures)	\$2,600	\$2,600	\$2,600	\$21,840	\$21,840	\$21,840
Surgical implants (each treatment) ²	\$7,000			\$9,800		
Radiosurgery (each treatment course)	\$10,000			\$31,300		
Community hospital (Rehabilitative) (each day) ^{1,3}	\$350			\$760		
Community hospital (Sub-acute) (each day) ^{1,3}	\$430			\$960		
Inpatient psychiatric treatment (each day, up to 60 days for each policy year)	\$160			\$680		
Inpatient palliative care service (General) (each day)	\$250			\$560		
Inpatient palliative care service (Specialised) (each day)	\$350			\$760		
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each treatment)	Not covered			\$14,040		
Serious pregnancy and delivery-related complications	Covered up to inpatient hospital treatment limits					

* An additional claim limit of \$200 per day applies for the first 2 days

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

Benefits	MediShield Life		IncomeShield Standard Plan		
Outpatient hospital treatment	Limits of compensation				
Radiotherapy for cancer (each treatment)					
– External (except Hemi-body)	\$300			\$880	
– Brachytherapy	\$500			\$1,100	
– Hemi-body	\$900			\$2,510	
– Stereotactic	\$1,800			\$6,210	
Chemotherapy for cancer (each month)	\$3,000			\$5,200	
Kidney dialysis (each month)	\$1,100			\$3,740	
Erythropoietin for chronic kidney failure (each month)	\$200			\$450	
Immunosuppressants for organ transplant (each month)	\$550			\$1,480	
Long-term parenteral nutrition (each month)	\$1,700			\$3,980	
Pro-ration factor ⁴	SG	PR	SG	PR	FR
Inpatient					
– Restructured hospital					
– Ward class C	100%	44%	Does not apply	Does not apply	Does not apply
– Ward class B2	100%	58%	Does not apply	Does not apply	Does not apply
– Ward class B2+	70%	47%	Does not apply	Does not apply	Does not apply
– Ward class B1	43%	38%	Does not apply	90%	80%
– Ward class A	35%	35%	80%	80%	80%
– Private hospital or private medical institution	25%	25%	50%	50%	50%
– Community hospital					
– Ward class C, B2 or B2+	100%	50%	Does not apply	Does not apply	Does not apply
– Ward class B1	50%	50%	Does not apply	90%	80%
– Ward class A	50%	50%	80%	80%	80%
Day surgery					
– Restructured hospital subsidised	100%	58%	Does not apply	Does not apply	Does not apply
– Restructured hospital non-subsidised	35%	35%	Does not apply	Does not apply	Does not apply
– Private hospital or private medical institution	25%	25%	65%	65%	65%
Short-stay ward					
– Restructured hospital subsidised	100%	58%	Does not apply	Does not apply	Does not apply
– Restructured hospital non-subsidised	35%	35%	Does not apply	Does not apply	Does not apply
Outpatient hospital treatment					
– Restructured hospitalsubsidised [#]	100%	67%	Does not apply	Does not apply	Does not apply
– Restructured hospital non-subsidised ^{#,5}	50%	50%	Does not apply	Does not apply	Does not apply
– Private hospital or private medical institution ⁵	50%	50%	65%	65%	65%

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

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

Benefits	MediShield Life	IncomeShield Standard Plan
Deductible for each policy year for an insured aged 80 years or below next birthday⁶		
Inpatient		
– Restructured hospital		
- Ward class C	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000
- Ward class B1	\$2,000	\$2,500
- Ward class A	\$2,000	\$2,500
– Private hospital or private medical institution	\$2,000	\$2,500
– Community hospital		
- Ward class C	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000
- Ward class B1	\$2,000	\$2,500
- Ward class A	\$2,000	\$2,500
Day surgery or short-stay ward		
Subsidised	\$1,500	\$1,500
Non-subsidised	\$1,500	\$2,000
Deductible for each policy year for an insured aged over 80 years at next birthday⁶		
Inpatient		
– Restructured hospital		
- Ward class C	\$2,000	\$2,000
- Ward class B2 or B2+	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,000
- Ward class A	\$3,000	\$3,000
– Private hospital or private medical institution	\$3,000	\$3,000
– Community hospital		
- Ward class C	\$2,000	\$2,000
- Ward class B2 or B2+	\$3,000	\$3,000
- Ward class B1	\$3,000	\$3,000
- Ward class A	\$3,000	\$3,000
Day surgery or short-stay ward		
– Subsidised	\$2,000	\$2,000
– Non-subsidised	\$2,000	\$3,000
Co-insurance		
– Inpatient hospital treatment		
Claimable amount ⁷ :		
\$0 - \$3,000	10%	10%
\$3,001 - \$5,000	10%	10%
\$5,001 - \$10,000	5%	10%
Above \$10,000	3%	10%
– Outpatient hospital treatment	10%	10%
Limit in each policy year	\$150,000	\$200,000
Limit in each lifetime	Unlimited	Unlimited
Last entry age (age next birthday)	Does not apply	Does not apply
Maximum coverage age	Lifetime	Lifetime

IMPORTANT NOTES

- 1 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.
- 2 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).
- 3 To claim for staying in a community hospital,
 - the insured must have first had inpatient hospital treatment in a restructured hospital or private hospital;
 - after the insured is discharged from the restructured hospital or private hospital, they must immediately be admitted to a community hospital for a continuous period of time;
 - the attending registered medical practitioner in the restructured or private hospital must have recommended in writing that the insured needs to be admitted to a community hospital for necessary medical treatment; and
 - the treatment must arise from the same injury, illness or disease that resulted in the inpatient hospital treatment.
- 4 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.
- 5 Pro-ration for non-subsidised outpatient cancer treatments will apply for MediShield Life. Kidney dialysis and immunosuppressant drugs approved under MediShield Life for organ transplant will not be pro-rated for MediShield Life.
- 6 Deductible does not apply to outpatient hospital treatment.
- 7 Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ration, if needed.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

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

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/incomeshield-standard-policy-conditions.pdf. 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 1 April 2022.