IncomeShield Standard Plan

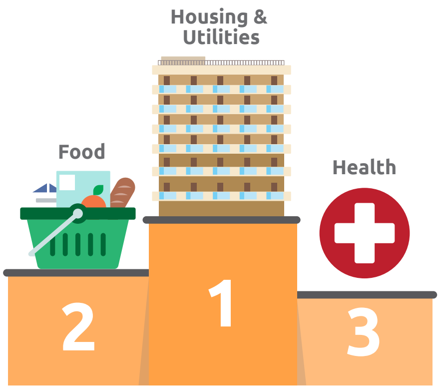
Your reliable healthcare partner that provides affordable protection for your medical and hospitalisation expenses in the Class B1 ward.

HEALTH INSURANCE

Singapore's Most Trusted Health Insurer, Year After Year^

DID YOU KNOW?

In 2024, **Health emerged as one of the top 3 contributors to the CPI-All Items inflation rate[1].** Without proper financial planning, rising medical costs may cause significant financial strain for you and your loved ones, creating a situation that can quickly become overwhelming.



Cancer incidence increased most rapidly in individuals younger than 50 years, especially in those aged 30-39 years, since 2008-2012[2], and with many cancers being treatable if detected early[3], having adequate coverage is important to help ease financial worries.

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 Insurance in 2024

Medical Condition	Age	Medical Bill Size: Percentile 75th	Medical Bill Size: Percentile 90th
Breast Cancer	30 - 60	$35,453	$70,436
Lung Cancer	30 - 60	$51,456	$76,641
Heart Disease	51 - 60	$15,198	$35,521

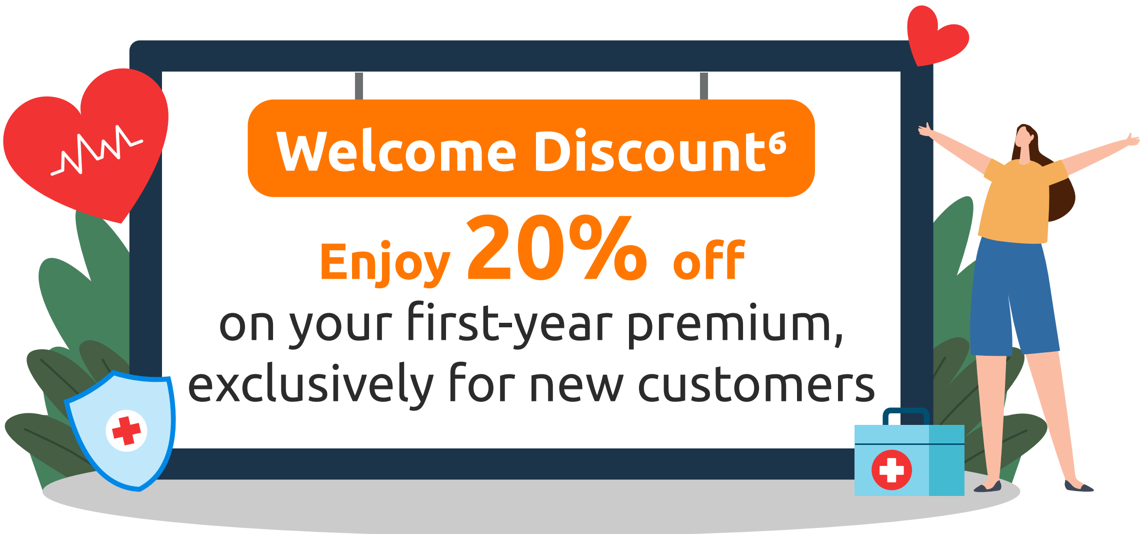
This table is based on specific medical diagnoses in relation to the stated category of medical conditions in a restructured hospital.

Note: The IncomeShield Standard Plan is designed to provide coverage for restructured hospitals for wards class B1 and below.

Enhance your MediShield Life coverage with IncomeShield Standard Plan

A hospital stay can be a stressful experience. While MediShield Life (MSHL) is a national health insurance scheme that provides basic health coverage, unexpected medical costs can still add up. Therefore, it is important to ensure that you are covered during the stay so you can focus on making a full recovery.

IncomeShield Standard Plan is a MediSave-approved Integrated Shield Plan (IP) that gives you the assurance that your hospital and surgical expenses[4] are well taken care of. Furthermore, you can use MediSave (up to the Additional Withdrawal Limits[5], excluding riders) to pay your premiums, keeping them affordable.



Key Benefits
Up to $200,000 limit in each policy year for medical treatment
Coverage with no lifetime limit[7], so your loved ones are relieved of the financial burden if something unforeseen happens
Get higher limits for the insured receiving treatment for multiple primary cancers under the Cancer Drug Treatment Benefit[8] and Cancer Drug Services Benefit[9]
Access to our panels[10] of over 600 specialists across various specialties and sub-specialties in private practice island-wide, specially curated to meet your medical needs at quality clinical standards

Supplement your IncomeShield Standard Plan with a rider

Customise your insurance plan to suit your preferences with our supplementary riders. Adding on Deluxe Care rider or Classic Care rider on top of your IncomeShield Standard Plan helps unlock extra layers of protection to keep your out-of-pocket expenses as low as possible.

Key Benefits

Co-payment annual limit of $3,000 for treatments provided by medical specialists within our panel[10] and extended panel[11]

Get up to 6x MSHL claim limit monthly for outpatient treatments[8] listed on the Cancer Drug List (CDL) for one primary cancer so you can focus on treatment and recovery

Enhanced coverage for multiple primary cancers outpatient treatment claims, up to the sum of the highest limit among the claimable CDL treatments[8] received for each primary cancer in that month and up to $5,200 monthly on non-CDL treatments[12] for each primary cancer

Receive up to $80 each day (up to a maximum of 10 days for each hospital stay) for the cost of an extra bed if the insured child[13] is hospitalised

The above benefits vary according to the plan type. For details, you may refer to the schedule of benefits.

Choose between two riders available

Deluxe Care	Classic Care
5% co-payment of the benefits due under your policy[4]	10% co-payment of the benefits due under your policy[4]
5% co-payment of the benefits due under your rider for each outpatient cancer drug treatment[8] listed on the CDL	10% co-payment of the benefits due under your rider for each outpatient cancer drug treatment[8] listed on the CDL
10% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment[12]	20% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment[12]

How can IncomeShield Standard Plan and our supplementary riders help

MSHL alone may not be sufficient to cover your hospital bills. Our comprehensive coverage helps alleviate the burden of your medical and hospitalisation expenses[4] by further reducing your out-of-pocket expenses. Below is our solution for greater protection.

Total Hospital Bill	**MediShield Life** (Compulsory for Singapore Citizens and Permanent Residents)	**IncomeShield Standard Plan** (MediSave-approved Integrated Shield Plan)	**Deluxe Care rider or Classic Care rider** (Supplement to IncomeShield Standard Plan)
	Your out-of-pocket expenses *(Includes deductibles and co-insurance)*	Your out-of-pocket expenses *(Includes deductibles and co-insurance)*	Your out-of-pocket expenses *(Includes co-payment)*
			Deluxe Care rider or Classic Care rider
		IncomeShield Standard Plan Restructured Hospital Ward Class B1 and below	**IncomeShield Standard Plan** Restructured Hospital Ward Class B1 and below
	MediShield Life	MediShield Life	MediShield Life

Deductible: Amount within each policy year that you would need to pay for in relation to claims made in a policy year before there is a payout from the IncomeShield Standard Plan
Co-insurance: Percentage share you need to pay in excess of Deductible

For yearly premium rates, visit the following links:

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

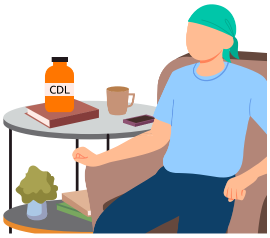
How IncomeShield Standard Plan and our riders work for you

Mr Lee, age 40, is covered under the IncomeShield Standard Plan. He was hospitalised at a restructured hospital, in Ward Class B1 (normal ward), for 11 days and underwent surgery (Category 6C under the Table of Surgical Procedures) to treat his lung cancer. His total bill was $9,000.

With the coverage from the IncomeShield Standard Plan, here is a comparison of Mr Lee's out-of-pocket expenses with and without the Deluxe Care rider or Classic Care rider for the treatment performed at a restructured hospital:

Without Rider	**With** Rider	
	Deluxe Care Rider	**Classic Care Rider**
Total Hospital Bill: $9,000	**Total Hospital Bill: $9,000**	**Total Hospital Bill: $9,000**
Bill amount covered by insurance:	**Bill amount covered by insurance:**	**Bill amount covered by insurance:**
IncomeShield Standard Plan: *(including MSHL)* $5,850	IncomeShield Standard Plan: *(including MSHL)* $5,850	IncomeShield Standard Plan: *(including MSHL)* $5,850
	Deluxe Care Rider: $2,700	Classic Care Rider: $2,250
Out-of-pocket expenses:	**Out-of-pocket expenses:**	**Out-of-pocket expenses:**
Deductible: $2,500	Co-payment: $450 *(5% of the benefits due under the policy, up to $3,000)*	Co-payment: $900 *(10% of the benefits due under the policy, up to $3,000)*
Co-insurance: $650 *(10% of the hospital bill in excess of Deductible)*		
Total amount paid by Mr Lee: **$3,150**	Total amount paid by Mr Lee: **$450**	Total amount paid by Mr Lee: **$900**

Figures are illustrative only and assume the entire bill is within the benefits limit.



One year later, Mr Lee also underwent outpatient consultations and scans and was subsequently prescribed a cancer drug treatment[8] listed on the CDL as part of his care plan, provided by a specialist within our panel[10]. The MSHL limit for his cancer drug treatment is $500. Below are Mr Lee's out-of-pocket expenses:

Without Rider	**With** Rider: **Deluxe Care Rider**	**With** Rider: **Classic Care Rider**
Total Hospital Bill: $2,000	**Total Hospital Bill: $2,000**	**Total Hospital Bill: $2,000**
Bill amount covered by insurance:	**Bill amount covered by insurance:**	**Bill amount covered by insurance:**
IncomeShield Standard Plan: $1,350 *(including MSHL and cancer drug treatment listed on CDL – up to 3x MSHL limit)*	IncomeShield Standard Plan: $1,350 *(including MSHL and cancer drug treatment listed on CDL – up to 3x MSHL limit)* Deluxe Care Rider: $550 *(including cancer drug treatment listed on CDL – up to 6x MSHL limit)*	IncomeShield Standard Plan: $1,350 *(including MSHL and cancer drug treatment listed on CDL – up to 3x MSHL limit)* Classic Care Rider: $450 *(including cancer drug treatment listed on CDL – up to 6x MSHL limit)*
Out-of-pocket expenses:	**Out-of-pocket expenses:**	**Out-of-pocket expenses:**
Co-insurance: $150 *(10% of the benefit for cancer drug treatment listed on CDL – up to 3x MSHL limit)* Excess beyond benefit limit: $500	Co-payment: $100 *(5% of the benefits due under the policy, up to $3,000)*	Co-payment: $200 *(10% of the benefits due under the policy, up to $3,000)*
Total amount paid by Mr Lee: **$650**	Total amount paid by Mr Lee: **$100**	Total amount paid by Mr Lee: **$200**

Figures are illustrative only to facilitate understanding of the rider's benefits and assume that the bill is not limited or excluded by policy terms and conditions.

IMPORTANT NOTES

^ Based on a survey by Nielsen IQ between January 2023 and December 2024, with 7,244 health insurance policyholders between 21 and 65 years old, Income Insurance ranked first as a health insurance company that can be trusted in good and bad times.

1 Singapore Department of Statistics, Singapore Consumer Price Index (CPI).

2 National Registry of Diseases Office, Singapore Cancer Registry Infographic 2022.

3 National Registry of Diseases Office, Singapore Cancer Registry 50th Anniversary Monograph 1968-2017.

4 Subject to precise terms, conditions and exclusions specified in the policy conditions for IncomeShield Standard Plan and riders.

5 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. Please refer to moh.gov.sg/healthcare-schemes-subsidies/medishield-life for the latest AWL.

6 We offer 20% off ("Welcome Discount") first-year premium with the purchase of IncomeShield Standard Plan ("Qualifying Policy") and/or Deluxe Care Rider or Classic Care Rider (each a "Rider"). The Welcome Discount is only applicable if no additional exclusion or premium loading is applied to the Qualifying Policy and applicable Riders upon policy issuance. The Welcome Discount is only applicable to a Rider if the Rider is taken up together with the Qualifying Policy. The Welcome Discount does not apply to the premium for the MediShield Life portion. Welcome Discount terms and conditions apply. Please refer to income.com.sg/integrated-shield-plan/welcome-discount-tnc.pdf for further details.

7 Subject to policy year limits and any benefit limits.

8 This benefit covers the main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. For cancer drug treatment, only cancer drug treatments listed on the Cancer Drug List (CDL) and used according to the indications for the cancer drugs, as specified in the CDL on Ministry of Health (MOH) website (go.gov.sg/moh-cancerdruglist) will be covered. For each primary cancer, if the cancer drug treatment on the CDL involves more than one drug, we allow a particular drug to be removed from the treatment or replaced with another drug on the CDL that has the indication 'for cancer treatment', only if this is due to intolerance or contraindications (for example, allergic reactions). In such cases, the claim limit of the original cancer drug treatment on the CDL will apply.

For each primary cancer, if more than one cancer drug treatment is administered in a month, the following will apply.
- If any of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy', only the treatments on the CDL that have the indication 'for cancer treatment' will be covered in that month.
- If none of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy':
  - if more than one of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', only cancer drug treatments that are on the CDL and have the indication 'for cancer treatment' will be covered in that month.
  - if one or none of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', all cancer drug treatments that are on the CDL will be covered in that month.

Cancer drug treatments not on the CDL will be considered as having an indication other than 'for cancer treatment'.

For cancer drug treatment on the CDL, the benefit limit for a plan is a multiple of the MediShield Life (MSHL) Limit for the specific cancer drug treatment. The latest MSHL limits are shown under "MediShield Life Claim Limit per month" in the CDL on MOH's website (go.gov.sg/moh-cancerdruglist). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

9 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 drug, 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.
The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to "Cancer Drug Services" under the MSHL benefits on MOH's website (go.gov.sg/mshlbenefits). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the policy year of the revised limit.

IMPORTANT NOTES

10 Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The list of approved panels and preferred partners, which we may update from time to time, can be found at income.com.sg/specialist-panel. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

11 Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list. The list of our approved extended panel can be found at income.com.sg/specialist-panel. We may update this list from time to time.

12 For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore's (LIA's) Non-CDL Classification Framework). Refer to lia.org.sg/media/3553/non-cdl-classification-framework.pdf for more details. LIA may update the list from time to time.

13 The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for the 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 and does not constitute an offer, recommendation, solicitation, or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan at income.com.sg/incomeshield-standard-policy-conditions.pdf, income.com.sg/deluxe-care-rider-policy-conditions.pdf and 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 the premiums paid.

Protected up to specified limits by SDIC.

Information is correct as at 1 October 2025.

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Schedule of benefits for IncomeShield Standard Plan and each supplementary rider

Coverage for IncomeShield Standard Plan

Benefits	IncomeShield Standard Plan (Includes MediShield Life (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)[a]			
- Normal ward[b]	$2,250[c]		
- Intensive care unit ward	$6,850[c]		
Surgical benefit (including day surgery)[d] (each procedure)			
Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health (MOH) 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)[e]	$9,800		
Radiosurgery, including proton beam therapy – Category 4 (each treatment course)[f]	$31,300		
Community hospital (Rehabilitative) (each day)[a,g]	$760		
Community hospital (Sub-acute) (each day)[a,g]	$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		

Benefits	IncomeShield Standard Plan (Includes MSHL payout)		
Outpatient hospital treatment[f]	**Limits of compensation**		
Radiotherapy for cancer (each treatment) - External (except Hemi-body) - Brachytherapy - Hemi-body - Stereotactic - Proton beam therapy – Category 1 - Proton beam therapy – Category 2 - Proton beam therapy – Category 3	 $880 $1,100 $2,510 $6,210 $880 $1,100 $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		
Insured receiving treatment for one primary cancer			
Cancer drug treatment (each month)[h]	3x MSHL Limit for one primary cancer		
Cancer drug services (each policy year)[i]	2x MSHL Limit for one primary cancer		
Insured receiving treatment for multiple primary cancers			
Cancer drug treatment (each month)[h]	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer		
Cancer drug services (each policy year)[i]	2x MSHL Limit for multiple primary cancers		
Pro-ration factor[j]	**SG**	**PR**	**FR**
Inpatient			
– Restructured hospital - Ward class C, B2 or B2+ - Ward class B1 - Ward class A	 Does not apply Does not apply 80%	 Does not apply 90% 80%	 Does not apply 80% 80%
– Private hospital or private medical institution	50%	50%	50%
– Community hospital - Ward class C, B2 or B2+ - Ward class B1 - Ward class A	 Does not apply Does not apply 80%	 Does not apply 90% 80%	 Does not apply 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%

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

Benefits	IncomeShield Standard Plan (Includes MSHL payout)		
Pro-ration factor[j]	**SG**	**PR**	**FR**
Short-stay ward			
– Restructured hospital subsidised – 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 at next birthday[k]			
Inpatient			
– Restructured hospital - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A	 $1,500 $2,000 $2,500 $2,500		
– Private hospital or private medical institution	$2,500		
– Community hospital - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A	 $1,500 $2,000 $2,500 $2,500		
Day surgery or short-stay ward			
– Subsidised – Non-subsidised	$1,500 $2,000		
Deductible for each policy year for an insured aged over 80 years at next birthday[k]			
Inpatient			
– Restructured hospital - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A	 $2,000 $3,000 $3,000 $3,000		
– Private hospital or private medical institution	$3,000		
– Community hospital - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A	 $2,000 $3,000 $3,000 $3,000		

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

Benefits	IncomeShield Standard Plan (Includes MSHL payout)
Deductible for each policy year for an insured aged over 80 years at next birthday[k]	
Day surgery or short-stay ward	
– Subsidised – Non-subsidised	$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)	None
Maximum coverage age	Lifetime

Coverage for Deluxe Care Rider and Classic Care Rider

<table>
<tr><th colspan="2" rowspan="2">Benefits</th><th colspan="3">Deluxe Care Rider</th><th colspan="3">Classic Care Rider</th></tr>
<tr><th>Panel[l]</th><th>Extended Panel[m]</th><th>Non-panel</th><th>Panel[l]</th><th>Extended Panel[m]</th><th>Non-panel</th></tr>
<tr><td colspan="2">Cover deductible and co-insurance</td><td colspan="6">Yes
Up to benefit limits</td></tr>
<tr><td colspan="2">Co-payment</td><td colspan="3">5% co-payment of the benefits due under your policy[n]</td><td colspan="3">10% co-payment of the benefits due under your policy[n]</td></tr>
<tr><td colspan="2">Co-payment limit (each policy year)</td><td colspan="2">Up to $3,000 limit</td><td>No limit</td><td colspan="2">Up to $3,000 limit</td><td>No limit</td></tr>
<tr><td colspan="2">Extended panel[m] and non-panel payment (each policy year)</td><td>Not applicable</td><td colspan="2">Up to $2,000 limit</td><td>Not applicable</td><td colspan="2">Up to $2,000 limit</td></tr>
<tr><td rowspan="6">Additional Cancer Drug Treatment Benefit for outpatient treatments</td><td>Treatment[h] on CDL (each month)</td><td colspan="6">One Primary Cancer:
6x MSHL Limit
Multiple Primary Cancers:
Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer</td></tr>
<tr><td>Non-CDL treatment[o] (each month)</td><td colspan="6">One Primary Cancer:
$5,200
Multiple Primary Cancers:
$5,200 x number of primary cancers</td></tr>
<tr><td rowspan="2">Treatment on CDL co-payment</td><td colspan="3">5% co-payment of the benefits due under your rider</td><td colspan="3">10% co-payment of the benefits due under your rider</td></tr>
<tr><td colspan="2">Up to $3,000 limit (each policy year)</td><td>No limit</td><td colspan="2">Up to $3,000 limit (each policy year)</td><td>No limit</td></tr>
<tr><td rowspan="2">Non-CDL treatment co-payment</td><td colspan="3">10% co-payment of the benefits due under your rider</td><td colspan="3">20% co-payment of the benefits due under your rider</td></tr>
<tr><td colspan="6">No limit</td></tr>
<tr><td colspan="2">Extra Bed Benefit</td><td colspan="6">Receive up to $80 each day (up to a maximum of 10 days for each hospital stay) for the cost of an extra bed for you to sleep over if your insured child[p] gets warded</td></tr>
</table>

Non-panel: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel[l] or extended panel[m].

IMPORTANT NOTES

a. 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.

b. Includes eligible Mobile Inpatient Care @ Home stays.

c. Limits are higher by $300 for the first 2 days of inpatient stay.

d. Please refer to go.gov.sg/mshlbenefits for the updated list of MediShield Life (MSHL) benefits for surgical treatments.

e. 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)

f. This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic.
   - For proton beam therapy, we will only cover the proton beam therapy if it is administered for a 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 parenteral bags and consumables necessary for administering long-term parenteral nutrition that meets the MSHL claimable criteria.
   - For cancer drug treatment, only cancer drug treatments listed on the Cancer Drug List (CDL) and used according to the indications for the cancer drugs, as specified in the CDL on MOH's website (go.gov.sg/moh-cancerdruglist) will be covered. For each primary cancer, if the cancer drug treatment on the CDL involves more than one drug, we allow a particular drug to be removed from the treatment or replaced with another drug on the CDL that has the indication 'for cancer treatment', only if this is due to intolerance or contraindications (for example, allergic reactions). In such cases, the claim limit of the original cancer drug treatment on the CDL will apply.

     For each primary cancer, if more than one cancer drug treatment is administered in a month, the following will apply.
     - If any of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy', only the treatments on the CDL that have the indication 'for cancer treatment' will be covered in that month.
     - If none of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy':
       - if more than one of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', only cancer drug treatments that are on the CDL and have the indication 'for cancer treatment' will be covered in that month.
       - if one or none of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', all cancer drug treatments that are on the CDL will be covered in that month.

     Cancer drug treatments not on the CDL will be considered as having an indication other than 'for cancer treatment'.
   - 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 drug, 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.

g. 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; and
   - the treatment must arise from the same injury, illness, or disease that resulted from the inpatient hospital treatment.

IMPORTANT NOTES

h. For cancer drug treatment on the CDL, the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment. The latest MSHL limits are shown under "MediShield Life Claim Limit per month" in the CDL on MOH's website (go.gov.sg/moh-cancerdruglist). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

i. 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 drug, 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.
The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to "Cancer Drug Services" under the MSHL benefits on MOH's website (go.gov.sg/mshlbenefits). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the policy year of the revised limit.

j. If the insured is admitted into a ward and medical institution that is higher than what they are entitled to, we will only pay a percentage of the reasonable expenses for necessary medical treatment of the insured. The percentage will depend on the pro-ration factor which applies to the plan (as set out in the schedule of benefits). 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.

k. Deductible does not apply to outpatient treatment.

l. 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 income.com.sg/specialist-panel. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

m. Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list. The list of our approved extended panel can be found at income.com.sg/specialist-panel. We may update this list from time to time.

n. Subject to precise terms, conditions and exclusions specified in the policy conditions for IncomeShield Standard Plan and riders.

o. For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore's (LIA's) Non-CDL Classification Framework). Refer to lia.org.sg/media/3553/non-cdl-classification-framework.pdf for more details. LIA may update the list from time to time.

p. The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for the 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 and does not constitute an offer, recommendation, solicitation, or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan at income.com.sg/incomeshield-standard-policy-conditions.pdf, income.com.sg/deluxe-care-rider-policy-conditions.pdf and 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 the premiums paid.

Protected up to specified limits by SDIC.

Information is correct as at 1 October 2025.

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

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving 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 the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

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