



Enhanced IncomeShield

Unlimited lifetime coverage.
Affordable and flexible protection.

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.**⁶



2

Cancer (86%) and cardiovascular diseases (48%) will remain the top two conditions by cost and are expected to remain so in the near future.⁷

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.

Enhanced IncomeShield

Having peace of mind ensures that you can focus on the finer things in life. Enhanced IncomeShield is a MediSave-approved Integrated Shield Plan (IP) that gives you assurance that your hospital and surgical expenses¹ are well taken care of.

Why is it good for me?

1

Unlimited lifetime coverage², so your loved ones are relieved of financial burden if something unforeseen happens

2

As charged coverage³ helps to pay for what you have incurred, so you can focus on recuperating without any financial stress

3

Letter of Guarantee⁴ to waive hospital deposits, making hospital admission easier

4

Premiums payable with MediSave up to the withdrawal limits (main plan only)

5

Ease of access to a panel⁵ of trusted medical specialists for your medical care

6

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

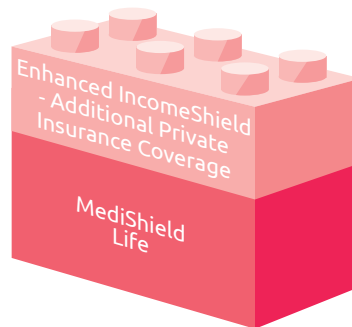
Enhanced IncomeShield

MediShield Life and Enhanced IncomeShield

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

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



Unlimited lifetime coverage

You are covered, for life. With no lifetime limit² on your hospital claims, your loved ones are relieved of financial burden if something unforeseen happens.

As charged coverage

Enhanced IncomeShield helps to pay for the eligible hospitalisation costs that you have incurred³, so you can focus on recuperating without any financial stress.

Letter of Guarantee

A Letter of Guarantee⁴ makes hospital admission easier by waiving deposits required by hospitals.

Enhanced IncomeShield

Affordable and flexible

Use your MediSave to pay your premiums. With the launch of MediShield Life, the MediSave withdrawal limit is restructured into two parts:

MediShield Life	Additional Withdrawal Limit (AWL) for additional private insurance coverage
MediShield Life premiums can be fully payable by MediSave.	The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your Enhanced IncomeShield'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 Nov 2015
1 to 40	\$300
41 to 70	\$600
Over 70	\$900

Panel⁵ clinics

Enjoy ease of access to a panel⁵ 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 plan type before you consult our panel⁵ of medical specialists. IncomeShield plans which only provide coverage for restructured hospitals do not cater to medical consultation and treatment by private medical specialists, including those from our panel⁵, and you may incur additional costs.

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.

A plan for everyone

Depending on your financial and medical needs, Enhanced IncomeShield offers you a choice of three plan types: Preferred, Advantage and Basic.

Benefits	Enhanced IncomeShield (Payout includes MediShield Life payout)		
	Preferred	Advantage	Basic
Ward entitlement	Standard room in private hospital or private medical institution	Restructured hospital for ward class A and below	Restructured hospital for ward class B1 and below
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) ⁸ - Normal ward - Intensive care unit ward	As charged		
Surgical benefits (including day surgery) ⁹			
Organ transplant benefit (including stem-cell transplant)			
Surgical implants ¹⁰			
Radiosurgery			
Accident inpatient dental treatment			
Pre-hospitalisation treatment ^{11,12}	As charged Not provided by our panel ⁵ : up to 100 days before admission Provided by our panel ⁵ : Up to 180 days before admission ¹²	As charged Up to 100 days before admission	
Post-hospitalisation treatment ^{11,12}	As charged Not provided by our panel ⁵ : up to 100 days after discharge Provided by our panel ⁵ : Up to 365 days after discharge ¹²	As charged Up to 100 days after discharge	
Community hospital (Rehabilitative) ^{8,13}	As charged (up to 90 days for each admission)		
Community hospital (Sub-acute) ^{8,13}			
Inpatient palliative care service (General)	As charged		
Inpatient palliative care service (Specialised)			

Benefits	Preferred	Advantage	Basic
Outpatient hospital treatment^{14,25}	Limits of compensation		
Radiotherapy for cancer - External (except Hemi-body) - Brachytherapy - Hemi-body - Stereotactic	As charged		
Chemotherapy for cancer			
Immunotherapy for cancer			
Kidney dialysis			
Erythropoietin for chronic kidney failure			
Immunosuppressants for organ transplant			
Long-term parenteral nutrition			
Special benefits	Limits on special benefits		
Breast Reconstruction after Mastectomy ¹⁵	As charged		
Congenital abnormalities benefit	As charged (with 12 months' waiting period)		
Pregnancy and delivery-related complications benefit ^{5,16}	As charged (with 10 months' waiting period)		
Living organ donor (insured) transplant benefit – insured as the living donor donating an organ	As charged, up to \$60,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$40,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$20,000 (each transplant with 24 months' waiting period for the person receiving the organ)
Living organ donor (non-insured) transplant benefit (each transplant) – insured as the recipient of organ	As charged, up to \$60,000	Covered up to MediShield Life benefits only	
Cell, tissue and gene therapy benefit (each policy year) ¹⁷	As charged, up to \$250,000		As charged, up to \$150,000
Proton beam therapy (each policy year)	As charged, up to \$100,000		As charged, up to \$70,000
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each policy year) ¹⁸	As charged, up to \$25,000		As charged, up to \$10,000
Inpatient psychiatric treatment benefit (each policy year)	As charged, up to \$7,000		As charged, up to \$5,000

Enhanced IncomeShield

Benefits	Preferred	Advantage	Basic
Special benefits	Limits on special benefits		
Prosthesis benefit (each policy year)	As charged, up to \$10,000	As charged, up to \$6,000	
Emergency overseas treatment	As charged but limited to costs of Singapore private hospitals	As charged but limited to costs of ward class A in Singapore restructured hospitals	As charged but limited to costs of ward class B1 in Singapore restructured hospitals
Waiver of pro-ration factor for outpatient kidney dialysis	Does not apply	Waive pro-ration factor for applicable treatment provided by our preferred partner ⁵	
Final expenses benefit (waiver of co-insurance and deductible) ¹⁹	\$5,000		\$3,000
Pro-ration factor ²⁰	SG/PR/FR ²¹		
Inpatient			
<div><div>– Restructured hospital</div><div><div>- Ward class C, B2 or B2+</div><div>- Ward class B1</div><div>- Ward class A</div></div></div> <div><div>– Private hospital or private medical institution or emergency overseas treatment²²</div></div> <div><div>– Community hospital</div><div><div>- Ward class C, B2 or B2+</div><div>- Ward class B1</div><div>- Ward class A</div></div></div>	Does not apply	Does not apply Does not apply Does not apply 65%	Does not apply Does not apply 85% 50%
Day surgery or short-stay ward			
<div><div>– Restructured hospital subsidised</div><div>– Restructured hospital non-subsidised</div><div>– Private hospital or private medical institution or emergency overseas treatment²²</div></div>	Does not apply	Does not apply Does not apply 65%	Does not apply Does not apply 50%
Outpatient hospital treatment			
<div><div>– Restructured hospital subsidised²⁴</div><div>– Restructured hospital non-subsidised^{23,24}</div><div>– Private hospital or private medical institution²³</div></div>	Does not apply	Does not apply Does not apply 65%	Does not apply Does not apply 50%

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

Enhanced IncomeShield

Benefits	Preferred	Advantage	Basic
Deductible for each policy year for an insured aged 80 years or below next birthday²⁵			
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 or emergency overseas treatment²² – Community hospital <ul style="list-style-type: none"> - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A 	\$1,500 \$2,000 \$2,500 \$3,500 \$3,500 \$1,500 \$2,000 \$2,500 \$3,500	\$1,500 \$2,000 \$2,500 \$3,500 \$3,500 \$1,500 \$2,000 \$2,500 \$3,500	\$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 	\$2,000 \$3,500	\$2,000 \$3,500	\$2,000 \$2,500
Deductible for each policy year for an insured aged over 80 years at next birthday²⁵			
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 or emergency overseas treatment²² – Community hospital <ul style="list-style-type: none"> - Ward class C - Ward class B2 or B2+ - Ward class B1 - Ward class A 	\$2,250 \$3,000 \$3,750 \$5,250 \$5,250 \$2,250 \$3,000 \$3,750 \$5,250	\$2,250 \$3,000 \$3,750 \$5,250 \$5,250 \$2,250 \$3,000 \$3,750 \$5,250	\$2,250 \$3,000 \$3,750 \$3,750 \$3,750 \$2,250 \$3,000 \$3,750 \$3,750
Day surgery or short-stay ward			
<ul style="list-style-type: none"> – Subsidised – Non-subsidised 	\$3,000 \$5,250	\$3,000 \$5,250	\$3,000 \$3,750
Co-insurance	10%		
Limit in each policy year	\$1,500,000	\$500,000	\$250,000
Limit in each lifetime	Unlimited		
Last entry age (age next birthday)	75		
Maximum coverage age	Lifetime		

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 either Deluxe Care Rider or Classic Care Rider to supplement your Enhanced IncomeShield plan.

Deluxe Care Rider

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

1. Co-payment of 5% of the claimable amount¹, with a limit of:

Treatment provided by	Our panel ⁵	Extended panel ²⁶	Others
Co-payment limit (each policy year)	Up to \$3,000	Up to \$3,000	No limit

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁵ or extended panel²⁶.

2. Up to \$2,000 additional non-panel payment (each policy year).

Treatment provided by	Our panel ⁵	Extended panel ²⁶	Others
Additional non-panel payment	N.A.	Up to \$2,000 per policy year	Up to \$2,000 per policy year

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁵ or extended panel²⁶.

3. 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 child²⁷ gets warded.

Enhanced IncomeShield

Classic Care Rider

Keeps your hospital bill affordable.

1. Co-payment of 10% of the claimable amount¹, with a limit of:

Treatment provided by	Our panel ⁵	Extended panel ²⁶	Others
Co-payment limit (each policy year)	Up to \$3,000	Up to \$3,000	No limit

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁵ or extended panel²⁶.

2. Up to \$2,000 additional non-panel payment (each policy year).

Treatment provided by	Our panel ⁵	Extended panel ²⁶	Others
Additional non-panel payment	N.A.	Up to \$2,000 per policy year	Up to \$2,000 per policy year

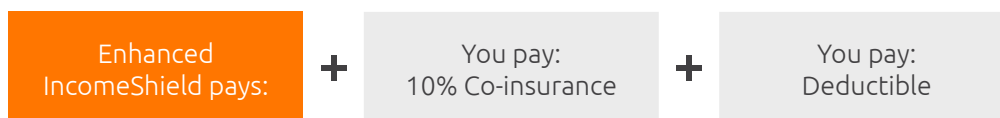
Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁵ or extended panel²⁶.

3. 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 child²⁷ gets warded.

For yearly premium rates, visit the following links:

- Enhanced IncomeShield: www.income.com.sg/health-and-personal-accident/enhanced-incomeshield/premiums
- Deluxe Care Rider: www.income.com.sg/health-and-personal-accident/enhanced-incomeshield/deluxe-care-rider-premiums
- Classic Care Rider: www.income.com.sg/health-and-personal-accident/enhanced-incomeshield/classic-care-rider-premiums

How Enhanced IncomeShield 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 Enhanced IncomeShield

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

Enhanced IncomeShield

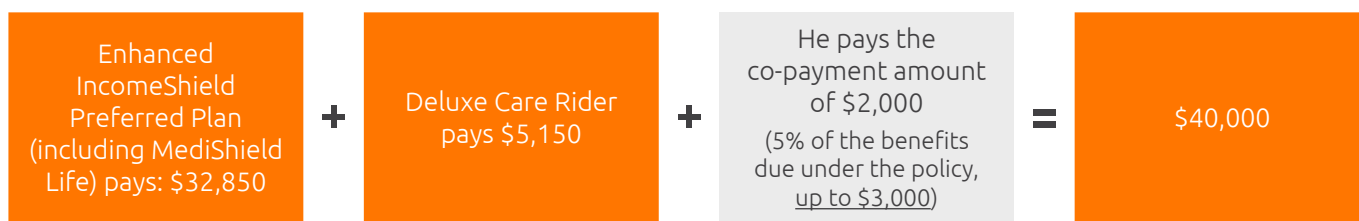
How Enhanced IncomeShield and Deluxe Care Rider work for you

Mr Lee (age 40), who is covered under Enhanced IncomeShield Preferred Plan, was hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our panel⁵**. His total bill was \$40,000.

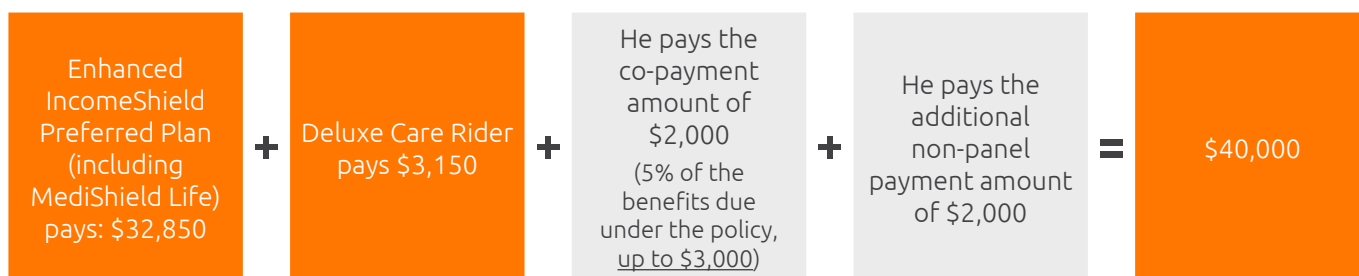
Enhanced IncomeShield (Preferred Plan)



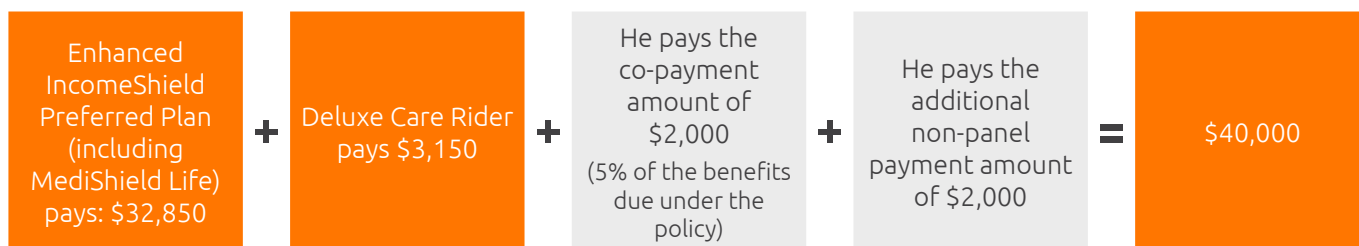
Enhanced IncomeShield (Preferred Plan) and Deluxe Care Rider



If Mr Lee were to be hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by the extended panel²⁶**, this is what he needs to pay:



If his surgery is **not provided by our panel⁵ or the extended panel²⁶**, 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 panel⁵ or extended panel²⁶, there is a co-payment limit of \$3,000 for each policy year. For treatments that are not provided by our panel⁵ or is provided by our extended panel²⁶, 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.

Enhanced IncomeShield

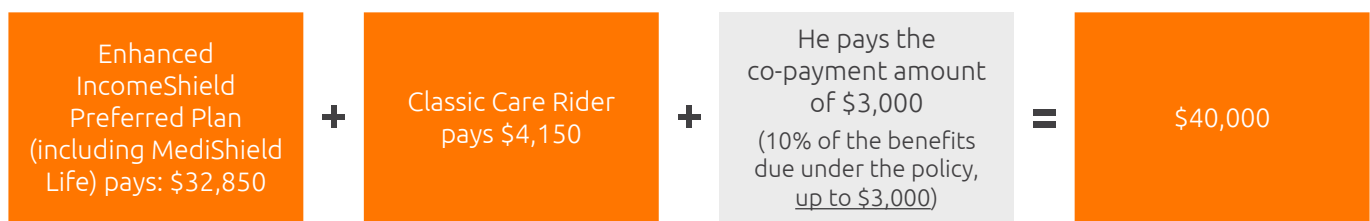
How Enhanced IncomeShield and Classic Care Rider work for you

Mr Lee (age 40), who is covered under Enhanced IncomeShield Preferred Plan, was hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our panel⁵**. His total bill was \$40,000.

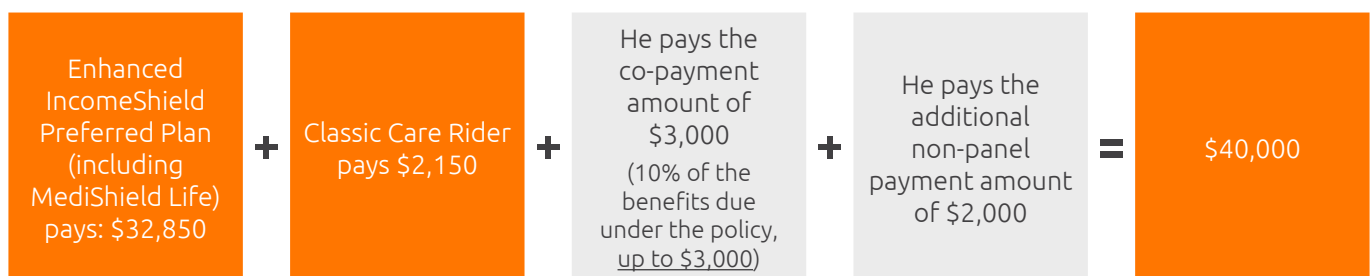
Enhanced IncomeShield (Preferred Plan)



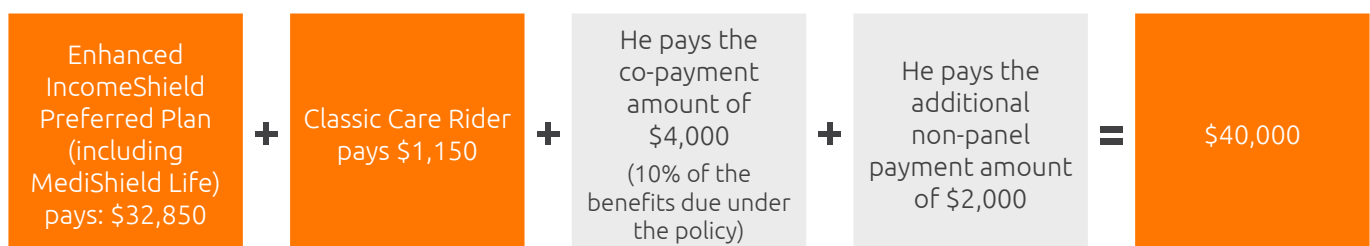
Enhanced IncomeShield (Preferred Plan) and Classic Care Rider



If Mr Lee were to be hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by the extended panel²⁶**, this is what he needs to pay:



If his surgery is **not provided by our panel⁵ or the extended panel²⁶**, 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 panel⁵ or extended panel²⁶, there is a co-payment limit of \$3,000 for each policy year. For treatments that are not provided by our panel⁵ or is provided by our extended panel²⁶, 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.

IMPORTANT NOTES

- 1 Subject to precise terms, conditions and exclusions specified in the policy contract for Enhanced IncomeShield and riders.
- 2 Subject to policy year limit and any benefit limits.
- 3 We reimburse you the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits and any other policy terms (including exclusions).
- 4 Subject to individual hospital guidelines. Other terms and conditions apply.
- 5 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.
- 6 Aon Asia Healthcare Trends, Asia Healthcare Trends 2017/18, www.aon.com/apac/study/2018/aon-asia-healthcare-trends.jsp
- 7 Willis Towers Watson, Health care benefit costs projected to increase by 7.1% in Asia Pacific in 2020, says Willis Towers Watson, www.willistowerswatson.com/en-SG/News/2019/11/global-health-care-benefit-cost-increases-will-vary-widely-in-2020-says-wtw
- 8 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.
- 9 Please refer to www.moh.gov.sg/home/our-healthcare-system/medishield-life/what-is-medishield-life/what-medishield-life-benefits for the updated list of MediShield Life benefits for surgical treatments as of 1 March 2021.
- 10 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)
- 11 Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment benefit, accident inpatient dental treatment, emergency overseas treatment or stay in a short-stay ward. Pre-hospitalisation and post-hospitalisation treatment are also not payable if the inpatient hospital treatment received during the stay in hospital are not payable. Post-hospitalisation treatment such as medications purchased during a post-hospitalisation period when the treatment is not used during the same post-hospitalisation period is not payable.
- 12 If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred plan, we will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into hospital and up to 365 days after the date they left hospital.

To avoid doubt, if the insured is under the care of more than one registered medical practitioner or specialist for the insured's stay in a hospital, we will cover up to 180 days of pre-hospitalisation treatment and up to 365 days of post-hospitalisation treatment only when the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel.
- 13 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 in the inpatient hospital treatment.

IMPORTANT NOTES

- 14 This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. For long-term parenteral nutrition, it covers the parenteral bags and consumables necessary for administering long-term parenteral nutrition that meets MediShield Life claimable criteria.
- 15 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.
- 16 Pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following:
- ectopic pregnancy
 - pre-eclampsia or eclampsia
 - disseminated intravascular coagulation (DIC)
 - miscarriage where the foetus of the insured dies as a result of a sudden unexpected and involuntary event which must not be due to a voluntary or malicious act
 - ending a pregnancy if an obstetrician considers it necessary to save the life of the insured
 - acute fatty liver diagnosed during pregnancy
 - postpartum haemorrhage with hysterectomy done
 - amniotic fluid embolism
 - abruptio placentae (placenta abruption)
 - choriocarcinoma and hydatidiform mole – a histologically confirmed choriocarcinoma or molar pregnancy
 - placenta previa
 - antepartum haemorrhage

In addition to the above, pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following complications if treatment is provided by our preferred partner in the areas of obstetrics and gynaecology:

- Intrapartum haemorrhage
- Postpartum haemorrhage
- Cervical incompetency (weakness or insufficiency)
- Accreta placenta (placenta attaches too deeply to the uterine wall)
- 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
- 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
- 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
- Stillbirth
- Death of the mother

IMPORTANT NOTES

- 17 Cell, tissue and gene therapy benefit pays for inpatient hospital treatment (including day surgery), and outpatient hospital treatment, for cell, tissue and gene therapy provided to the insured as long as the following conditions are met.
- The cell, tissue and gene therapy is approved by MOH and Health Science Authority (HSA).
 - The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.
- This benefit also pays for outpatient hospital treatment for cell, tissue and gene therapy, including consultation fees, medicines, examinations and tests that are directly ordered by the registered medical practitioner. We will pay for these claims if the treatment is provided within 30 days (before and after) of the outpatient hospital treatment.
- When we pay for the cell, tissue and gene therapy benefit, we add together all reasonable expenses for the cell, tissue and gene therapy treatment (including pre-hospitalisation treatment and post-hospitalisation treatment and outpatient hospital treatment), and pay up to the limit for this benefit, as set out in the schedule of benefits.
- 18 Continuation of autologous bone marrow transplant treatment for multiple myeloma pays for the 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 treatment.
- Stem-cell mobilisation (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
- To avoid doubt, we do not cover pre-hospitalisation treatment and post-hospitalisation treatment provided before or after the autologous bone marrow transplant treatment for multiple myeloma.
- 19 We will waive (not enforce) the co-insurance and deductible due for a claim for the inpatient hospital treatment, pre-hospitalisation treatment and post-hospitalisation treatment if the insured dies (i) while in hospital; or (ii) within 30 days of leaving hospital. If the insured dies within 30 days of leaving the hospital, we will also waive the co-insurance due for a claim of outpatient hospital treatment if the treatment was received by the insured within 30 days of leaving hospital.
- 20 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-ratio factor which applies to the plan.
- 21 If the insured is not a Singapore citizen or Singapore permanent resident (is a foreigner) but is covered under the plan for a Singapore citizen, we will reduce the amount of each benefit we will pay to the percentages (citizenship factors) as specified in the policy contract. The citizenship factor applies to any claim under the policy.
- Enhanced IncomeShield (Basic): 80% (for foreigner)
- 22 MediShield Life does not cover emergency overseas treatment.
- 23 Pro-ratio 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.
- 24 The continuation of autologous bone marrow transplant for multiple myeloma will follow the pro-ratio factor for outpatient hospital treatment.
- 25 Deductible does not apply to outpatient hospital treatment.
- 26 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.
- 27 The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

Enhanced IncomeShield



IMPORTANT NOTES

Enhanced IncomeShield 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), Enhanced IncomeShield 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/enhanced-incomeshield-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 Corporate (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 the 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 2022

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

About Income

NTUC Income Insurance Co-operative Limited ("Income") is a leading composite and omni-channel insurer in Singapore, offering life, health and general insurance to fulfil the protection, savings and investment needs of individuals, families and businesses. Income was established in 1970 and remains the only insurance co-operative in Singapore. To learn more, visit income.com.sg/about-us.

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