



Servicing Representative's Details

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Application for IncomeShield Standard Plan (group - regular, NSF, spouse and children)

Warning: Under Section 23(5) of the Insurance Act 1966 (or any other future amendments to it), you must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.

Instructions: 1) We will only accept the original application form. We do not allow photocopied application forms. 2) We need one application form for each life to be insured.
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Section A: Details of applicant (payer)



Important Notes

1. Mobile number and email address are mandatory for this application. If your mobile number or email address is different from our records, we will use what you have provided in this form to process your application.
2. **Electronic Documents:** All application and policy correspondence will be sent to you electronically, unless any of these are not available electronically, in which case you will receive the hardcopy by mail.

Notes:

- a. If your year of birth is 1955 or earlier, we will send you hardcopy documents by mail as a default.
- b. You can change your preference to receive electronic copy or hardcopy documents anytime by submitting a request via www.income.com.sg/enquiry.

Full name (as in NRIC/Long-Term Pass) Please underline your surname	NRIC number/FIN	CPF account number
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR (please give details): _____ <input type="checkbox"/> Others (please give details): _____	Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Residential address	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	
Name of company	Country of residence	
Contact number (Handphone) (Office) (Home)	Occupation	
Email (Please give only one email address.)		
If your contact particulars (i.e. address, contact number and email) indicated in this form are different from your existing records with us, we will update all your existing policies with the new contact particulars. But if you DO NOT want us to update the mailing address for any of your policy, please indicate the policy number below. Mailing address will not be updated for policy number(s): _____		

Section B: Next-of-kin information

Full name (as in NRIC/Long-Term Pass)	NRIC number/FIN
Contact number (Handphone) (Office) (Home)	Relationship

Section C: Main plan payment method



Important Notes

1. A temporary e-receipt must be issued by your advisor if you are paying using cash, cheque, cashier order or money order. Your advisor is not allowed to collect cash of more than S\$2,000 per policy and we will be sending you an SMS acknowledgement or official receipt once we have processed your application.
2. Anyone who pays for, or is insured under IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield is not eligible for Additional Premium Support (APS) from the Government.*

If you are currently receiving APS to pay for your MediShield Life and/or CareShield Life premiums, and you choose to be insured under this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield, you will stop receiving APS. This applies even if you are not the person paying for this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield.

In addition, if you choose to be insured under this IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield, the person paying for IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield will stop receiving APS, if he or she is currently receiving APS.

* APS is for families who need assistance with MediShield Life and/or CareShield Life premiums, even after receiving premium subsidies and making use of MediSave to pay for these premiums.

Premium payment by (please tick only **one** option):

MediSave

If your premium exceeds the applicable withdrawal limits from MediSave or if you have insufficient monies in your MediSave account, the balance will be payable in Cash. Please refer to the Product summary for the applicable withdrawal limits from MediSave.

Full Cash

For insured who are Singapore Citizens and Permanent Residents, this Shield plan will be integrated with MediShield Life. Upon the start of this Integrated Shield Plan, any existing Integrated Shield Plan will be automatically terminated.

For insured who are Foreigners, this Shield plan will not be integrated with MediShield Life. For payment using MediSave, upon the start of this Shield plan, any existing Shield plan will be automatically terminated.

Section D: Payment method

Please complete your preferred method for paying the cash portion of main plan and/or rider(s). Please choose either the credit card or GIRO arrangement option below (please do not choose both).

In the event that this section is left blank or incomplete, the default payment method will be cash.

This authorisation will remain in force until terminated by the applicant/policyholder or GIRO account holder.

Credit card option (for first and renewal premiums)

Credit card authorisation

I (cardholder) authorise Income to deduct the first and renewal premiums from my credit card for this insurance application.

I (cardholder) fully understand that any refunds will be paid to the applicant/policyholder by cheque.

Name of cardholder

Credit card number (VISA or MasterCard)

[] [] [] [] [] []	-	[] [] [] [] [] []	-	[] [] [] [] [] []	-	[] [] [] [] [] []
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Card expiry date (mm/yy)

[] []	/	[] []
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Relationship to applicant/policyholder (if different from applicant/policyholder)

Signature of cardholder (as shown on the credit card)

Deduction from this credit card account will only be made when this insurance application has been approved.

GIRO arrangement option

New or third-party GIRO application (Please fill in and attach a new application for Interbank GIRO form.)

Existing GIRO arrangement (Please give us details below.)

Name of account holder

NRIC number of account holder

Name of bank and branch

Bank account number

I will pay the premiums for this plan in line with my existing Interbank GIRO instructions with Income.

Account holder's signatures, thumbprints or company stamp (as shown in bank's record)

For successful GIRO application, deduction will only be made for renewal premiums.

Product summary – IncomeShield Standard Plan

Product information

IncomeShield Standard Plan

This is a hospital and surgical plan that helps you reduce the financial burden on your family if you, or your family members who are covered, have to stay in hospital. Depending on the plan you have chosen, we will pay the reasonable expenses for the insured person's necessary medical treatment according to the limits of compensation set out in the benefits schedule below.

Integration with MediShield Life

If the insured person is a Singapore citizen or a Singapore permanent resident, the insured person will be jointly insured under MediShield Life which is run by the Central Provident Fund Board and governed by the Central Provident Fund Act 1953 and the MediShield Life Scheme Act 2015 and any subsidiary legislation made under such acts (the "act and regulations"). Upon renunciation of your Singapore citizenship or Singapore permanent resident status, your policy will continue as a non-integrated plan.

Comparison of Benefits between MediShield Life and IncomeShield Standard Plan

An IncomeShield Standard Plan policy is made up of two parts – a MediShield Life portion provided by the Central Provident Fund Board (CPF Board) and an additional private insurance coverage portion provided by Income. The full IncomeShield Standard Plan premium comprises the MediShield Life premium and your IncomeShield Standard Plan's additional coverage premium.

In the event of hospitalisation/medical treatment, your final payout will comprise the MediShield Life payout and the IncomeShield Standard Plan coverage payout. For example,

- if the payout computed based on the full IncomeShield Standard Plan benefits is \$2,000, and the payout based on MediShield Life benefits is \$500, the policyholder will receive \$2,000, which comprises \$500 from the MediShield Life payout, and \$1,500 from the IncomeShield Standard Plan additional coverage payout.
- In the case where the payout based on MediShield Life benefits is higher than that from the IncomeShield Standard Plan benefits, the eventual payout will be based on the MediShield Life benefits.

Benefits	MediShield Life			IncomeShield Standard Plan (Payout includes MediShield Life payout)		
				Restructured hospital for ward class B1 and below		
Ward entitlement						
Inpatient hospital treatment	Limits of compensation					
Daily ward and treatment charges (each day) ¹						
– Normal ward	\$800 *			\$2,250 ^		
– Intensive care unit ward	\$2,200 *			\$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	
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		
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 hospital subsidised [#]	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 birthday ⁶		
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
Benefits	MediShield Life	IncomeShield Standard Plan
Deductible for each policy year for an insured aged over 80 years at next birthday ⁶		
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%

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.

What you will need to pay

You may use your MediSave to pay the yearly premium for the IncomeShield Standard Plan. If the insured is a Singapore citizen or Singapore permanent resident, the MediShield Life portion of the premium is fully payable by MediSave. For the remaining portion of the premium for additional private insurance coverage, the amount that can be paid by MediSave is subject to the Additional Withdrawal Limits (AWLs). If the insured is a foreigner whose plan does not have a MediShield Life component, the MediSave Withdrawal Limits for the plan's full premium is equivalent to the combined Standard MediShield Life premium amount and AWLs that can be used for Singapore citizens and Singapore permanent residents. The premium rate is based on the insured person's age at their next birthday, and will increase when the insured person reaches the next age band. You will also need to pay the deductible and co-insurance that is not covered by your IncomeShield Standard Plan.

Breakdown of standard premiums for IncomeShield Standard Plan

The tables below show the breakdown of premiums for a standard life under your plan type.

For insured person who is a Singapore citizen or Singapore permanent resident

Age next birthday	MediShield Life Premiums (Fully payable by MediSave) ¹	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage	
			IncomeShield Standard Plan	
			Premiums	Cash outlay ²
1 to 18	\$145	300	\$31	-
19 to 20	\$145		\$32	-
21 to 30	\$250		\$40	-
31 to 35	\$390		\$60	-
36 to 40	\$390		\$60	-
41 to 45	\$525	600	\$104	-
46 to 50	\$525		\$125	-
51 to 55	\$800		\$136	-
56 to 60	\$800		\$157	-
61 to 65	\$1,020		\$216	-
66 to 70	\$1,100	900	\$389	-
71 to 73	\$1,195		\$605	-
74 to 75	\$1,320		\$717	-
76 to 78	\$1,530		\$830	-
79 to 80	\$1,590		\$884	-
81 to 83	\$1,675		\$957	\$57
84 to 85	\$1,935		\$1,184	\$284
86 to 88	\$2,025		\$1,403	\$503
89 to 90	\$2,025		\$1,546	\$646
91 to 93	\$2,055		\$1,670	\$770
94 to 95	\$2,055	\$1,776	\$876	
96 to 98	\$2,055	\$2,053	\$1,153	
99 to 100	\$2,055	\$2,147	\$1,247	
Over 100	\$2,055	\$2,172	\$1,272	

Premium rates are inclusive of 7% GST.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

- ¹ Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave.
- ² This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to MediShield Life Premiums + Premiums for Additional private insurance coverage. For example, for an insured aged 30 (at next birthday), the total premium = \$250 + \$40 = \$290

For insured person who is a foreigner

Age next birthday	Total MediSave Withdrawal Limits ¹	IncomeShield Standard Plan	
		Total Premiums	Cash outlay ²
1 to 18	\$445	\$176	-
19 to 20	\$445	\$177	-
21 to 30	\$550	\$290	-
31 to 35	\$690	\$450	-
36 to 40	\$690	\$450	-
41 to 45	\$1,125	\$629	-
46 to 50	\$1,125	\$650	-
51 to 55	\$1,400	\$936	-
56 to 60	\$1,400	\$957	-
61 to 65	\$1,620	\$1,236	-
66 to 70	\$1,700	\$1,489	-
71 to 73	\$2,095	\$1,800	-
74 to 75	\$2,220	\$2,037	-
76 to 78	\$2,430	\$2,360	-
79 to 80	\$2,490	\$2,474	-
81 to 83	\$2,575	\$2,632	\$57
84 to 85	\$2,835	\$3,119	\$284
86 to 88	\$2,925	\$3,428	\$503
89 to 90	\$2,925	\$3,571	\$646
91 to 93	\$2,955	\$3,725	\$770
94 to 95	\$2,955	\$3,831	\$876
96 to 98	\$2,955	\$4,108	\$1,153
99 to 100	\$2,955	\$4,202	\$1,247
Over 100	\$2,955	\$4,227	\$1,272

Premium rates are inclusive of 7% GST.

Yearly premiums are based on the insured’s age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

- ¹ If you are paying for a foreigner whose plan does not have a MediShield Life portion, you can utilise an equivalent amount of MediSave to pay for his/her premiums. However, please note that foreigners will not be allowed to use their sibling’s MediSave to pay for premiums.
- ² This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to the Total Premiums. For example, for an insured aged 30 (at next birthday), the total cash outlay will be \$290.

You can pay premiums for the main plan by MediSave, cash, cheque, credit card or GIRO.

The Total Distribution Cost of this product is 55.5% of the additional private insurance premium for the first year and 5.5% of the additional private insurance premiums for renewal years. Total Distribution Cost is each year’s expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

The product conditions – what you need to know

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

Eligibility

The applicant must be aged 16 and above. Both applicant and insured must be a

- Singapore citizen;
- Singapore permanent resident; or
- foreigner who has an eligible valid pass with a foreign identification number (FIN).

Anyone who pays for, or is insured under IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan is not eligible for Additional Premium Support (APS) from the Government. *

If you are currently receiving APS to pay for your MediShield Life and/or CareShield Life premiums, and you choose to be insured under this IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan, you will stop receiving APS. This applies even if you are not the person paying for this IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan.

In addition, if you choose to be insured under this IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan, the person paying for IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan will stop receiving APS, if he or she is currently receiving APS.

* APS is for families who need assistance with MediShield Life and/or CareShield Life premiums, even after receiving premium subsidies and making use of MediSave to pay for these premiums.

Change of citizenship and residency status

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

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

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

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

Using MediSave

Premium payments by MediSave are governed by the relevant MediSave regulations.

Pro-ration factor, deductible and co-insurance

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 using the pro-ration factor which applies to the plan. The deductible is the part of the benefit you are claiming that you must pay before we will pay the benefit. The amount of deductible depends on the actual ward you are admitted to. The co-insurance is that percentage share that you need to pay after the deductible.

Start of cover

We will start the cover after we have approved your application, and full premium payment is received by Income. The start date of the plan will be shown in the Policy Certificate.

Pre-existing illness, disease or condition

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

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

Terms of renewal

We will automatically renew the cover if you pay the premium within 60 days from the renewal date of the policy, based on the insured person's age on their next birthday.

Guaranteed renewal

We will renew your policy automatically every year. We guarantee to do this for life as long as the premium is paid at the current rate which applies; and the cover for the insured under your policy has not been ended.

Changing the terms and conditions

We may change the terms and conditions of the policy contract at any time by giving you at least 30 days' written notice to your last-known address.

Change in premium

The premium that you pay for the plan may change. We will give you at least 30 days' written notice of any change in premium to your last-known address. However, any change in the premium will apply to all policies within the same class of IncomeShield Standard plan.

Changing the plan

If you ask to change the plan, we will tell you the start date of the new plan if we approve your request.

Upgrading or switching of plan

You can only have one Integrated Shield Plan. Once this policy commences, your previous Integrated Shield Plan (if any) will be automatically terminated. Where applicable, your health will be assessed by us. If you are not in good health, we may

- decline your application; or
- not provide you with certain benefits

If you are currently holding an Integrated Shield Plan with us and are upgrading your plan, you may not be given the enhanced benefits due to your existing medical conditions.

If you are currently holding an Integrated Shield Plan with another insurer and are switching to this plan with us, and you have existing medical conditions that are currently covered by the existing plan, you may lose coverage for your existing medical conditions.

Downgrading of plan

In the event that you cannot afford, or do not wish to continue paying the premiums for your Integrated Shield Plan, you can switch to a lower coverage but more affordable plan with us (if available), or cease your Integrated Shield Plan. If you are a Singapore citizen or Singapore permanent resident, regardless of your decision, you will continue to be covered by MediShield Life for life without any exclusion.

Free-look

We will give you 21 days from the time you receive your policy to decide whether you want to continue with it. If you do not want to continue you may write to us to cancel your policy and get a refund of your premium paid. We consider that the policy has been delivered (and received) seven days after we post it.

Cancellation

You may cancel the IncomeShield Standard plan by giving us at least 30 days' written notice. If you are a Singapore citizen or Singapore permanent resident, even though you have terminated your IncomeShield Standard Plan, you will continue to be covered under MediShield Life, which is a basic healthcare insurance that helps to pay for large hospital bills and expensive outpatient treatments such as dialysis and chemotherapy. For more details, please visit www.medishieldlife.sg.

Ending the policy

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

- a After we received your written notice to cancel the policy and upon the cancellation date of the policy as determined by us.
- b We do not receive your premium after the period of grace.
- c The insured dies.
- d You fail or refuse to pay or refund any amount you owe us.
- e Fraud is identified.
- f Relevant information is not revealed or is misrepresented.
- g You take out another MediSave-approved Integrated Shield Plan covering the insured.
- h The insured is no longer a Singapore citizen or Singapore permanent resident.
- i The insured, who is a foreigner, no longer has an eligible valid pass.

Exclusions

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

- a A stay in hospital if the insured was admitted to the hospital before the start date or, if it applies, between the date the policy ends and the date immediately before the reinstatement date of your policy.
- b Any pre-existing illness, disease or condition from which the insured was suffering, unless declared in the application form and we accepted the application without any exclusions. However, any pre-existing illness, disease or condition which falls under any other exclusion stated here is not covered under your policy, whether a declaration was made in the application form or not. To avoid doubt, any pre-existing illness, disease or condition (including birth defects and congenital sickness or abnormalities) will be covered under MediShield Life according to the act and regulations, as long as the insured satisfies the eligibility criteria for MediShield Life at the time the claim is made under your policy.
- c Cosmetic surgery (unless this is covered under cosmetic surgery due to accident or breast reconstruction after mastectomy) or any medical treatment claimed to generally prevent illness, promote health or improve bodily function or appearance.
- d General outpatient medical expenses or retail items or treatment before or after the inpatient hospital treatment or outpatient hospital treatment, even when the treatment arises from the same injury, illness or disease that resulted in the inpatient or outpatient hospital treatment (unless this is covered under outpatient hospital treatment).
- e Treatment for birth defects, hereditary conditions and disorders, and congenital sickness or abnormalities.
- f Overseas medical treatment.

- g Psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction (unless we cover it under inpatient psychiatric treatment benefit).
- h Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, lactation complications or any form of related stay in hospital or treatment (unless we cover this under serious pregnancy and delivery-related complications).
- i Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment.
- j Treatment of sexually-transmitted diseases.
- k Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) (except HIV due to blood transfusion and occupationally acquired HIV).
- l Treatment for injuries or illnesses resulting from attempted suicide and for self-inflicted injuries, whether the insured is sane or insane.
- m Drug or alcohol abuse or misuse, or any injury, illness or disease caused directly or indirectly by the abuse or misuse of alcohol, drugs or substance.
- n Expenses of getting an organ or body part for a transplant from a living organ donor for the insured and all expenses the living organ donor has to pay.
- o Dental treatment (unless this is covered under accident inpatient dental treatment).
- p Transport-related services including ambulance fees, emergency evacuation, sending home a body or ashes.
- q Sex-change operations.
- r Buying or renting special braces, appliances, equipment, machines and other devices, such as wheelchairs, walking or home aids, dialysis machines, iron lungs, oxygen machines and any other hospital-type equipment to use at home or as an outpatient.
- s Optional items which are outside the scope of treatment, prostheses and corrective devices, and medical appliances which are not needed surgically.
- t Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation and medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.
- u Private nursing charges and home-based nursing services
- v Vaccinations.
- w Treatment of injuries arising from being directly or indirectly involved in civil commotion, riot, strike or terrorist activities, breaking or attempting to break the law, resisting arrest or any imprisonment.
- x The consequences arising, whether directly or indirectly, from nuclear fallout, radioactivity, any nuclear fuel, material or waste, war and related risks.
- y Rest cures, hospice care, home or outpatient nursing, home visits or treatments, home rehabilitation or palliative care, convalescent care in convalescent or nursing homes, sanatoriums or similar establishments, outpatient rehabilitation services such as counselling and physical rehabilitation (unless we cover it under inpatient palliative care service (general or specialised)).
- z Alternative or complementary treatments, including traditional Chinese medicine (TCM), chiropractor, naturopath, acupuncturist, homeopath, osteopath, dietician or a stay in any health-care establishment for social or non-medical reasons.
- aa Treatment for any illness or injury resulting from the insured taking part in a dangerous activity or sport whether as a professional or when an income could or would be earned from the activity or sport.
- ab Treatment for obesity, weight loss, increasing weight, or any procedures relating to managing weight.
- ac Staying in a hospital for the main purpose of an X-ray, CT scan or MRI scan, a medical check-up or health screening.
- ad Non-medical items such as parking fees, hospital administration and registration fees, laundry, television rental, newspapers or fees for medical reports (including test results).
- ae Genetic testing that is carried out for health screening, risk evaluation or assessing prognosis. To avoid doubt, genetic testing is only covered when it is ordered by the registered medical practitioner because the result of the genetic testing is needed to determine the medical treatment for the diagnosed condition.

of Routine eye and ear examinations, correction for refractive errors of the eye (conditions such as nearsightedness, farsightedness, presbyopia (gradual loss of the eye's ability to focus on nearby objects) and astigmatism), lasik treatments, costs of spectacles, costs of contact lenses and costs of hearing aid.

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

Claim

All claims must be made and sent to us through the system set up by Ministry of Health (electronic filing) and according to the act and regulations within 90 days from the date of billing or the date the insured person leaves the hospital, whichever is later. We will only accept claims that are electronically filed.

For claims which are not integrated with MediShield Life, you have to submit a claim form, hospital discharge summary or medical report, original final bill (fully settled) and copy of settlement details from other insurers (if applicable) within 90 days from the date of billing or the date the insured person leaves the hospital, whichever is later.

Reinstatement

We can reinstate this policy when you have paid all premiums you owe and we give our written permission. When we reinstate this policy, we may add exclusions or charge extra premiums from the date of reinstatement if there is a change in the insured person's medical or physical condition.

Limit in each policy year

A limit in each policy year will apply to the IncomeShield Standard Plan. This is provided in the "Comparison of Benefits between MediShield Life and IncomeShield Standard Plan".

Other medical insurance or employee benefits

When making a claim, you must tell us about any other medical insurance policies or employee benefits of the insured person. If there are other medical insurance policies or employee benefits, you must claim first from those policies or benefits before claiming under the IncomeShield Standard Plan.

Policy Owners' Protection Scheme

"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)."

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

Product summary: Deluxe Care Rider

Product information

This is a rider that can be added to the IncomeShield Standard Plan. It can be taken up only if the insured person under this rider is covered under the IncomeShield Standard Plan.

Benefits we will pay

Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel¹ or extended panel², we will apply a co-payment limit as shown in the table:

Types of Treatment	Co-payment
Treatment not provided by our panel ¹ or extended panel ²	5% of the benefits due under your policy
Treatment provided by our panel ¹ or extended panel ²	5% of the benefits due under your policy, up to a co-payment limit of \$3,000 for each policy year

¹ 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 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.

² 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.

For pre-hospitalisation treatment, post-hospitalisation treatment or special benefits claim(s) (if it applies), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel¹ or extended panel².

For consultation fees, medicines, examinations or tests for the main outpatient hospital treatment claim that is covered under the policy, we will apply the co-payment limit only if the main outpatient hospital treatment is provided by our panel¹ or extended panel². For each claim that meets the limits on special benefits (if it applies) or the limit for each policy year of the policy, the co-payment for that claim will not be added towards the co-payment limit of \$3,000 for each policy year.

When the insured is under the care of more than one registered medical practitioner or specialist for their stay in hospital or the main outpatient hospital treatment under the policy, we will apply the co-payment limit as long as the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel¹ or extended panel².

Additional non-panel payment

If the treatment during the insured's stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel¹ or is from the extended panel², you will have to make an additional non-panel payment of up to \$2,000 in each policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if it applies). You must pay the co-payment followed by the additional non-panel payment. We will only pay the amount of your claim which is more than the total of the co-payment and the additional non-panel payment.

When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, we will apply the additional non-panel payment as long as the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel¹ or is from the extended panel².

Extra bed benefit

If during the insured's stay in hospital their parent or guardian stays and shares the same room, we will refund up to \$80 for each day the parent or guardian stays. We will pay up to 10 days for each stay in hospital. This applies only if the insured is a child aged 18 or below during the stay in hospital.

The co-payment and additional non-panel payment of this rider does not apply to any claim for this benefit.

The product conditions – what you need to know

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

Deductible and co-insurance

While the rider is in force, there is no deductible or co-insurance due under the IncomeShield Standard Plan.

However, you must make the co-payment and additional non-panel payment (if it applies) before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and additional non-panel payment.

We will apply the co-payment followed by the additional non-panel payment (if it applies).

Start of Cover

We will start the cover after we have approved your application, and full premium payment is received by Income. The start date of the rider will be shown in the Rider Endorsement.

Terms of renewal

We will automatically renew the cover if you have paid the premium within 60 days from the renewal date of the rider, based on the insured's age on their next birthday.

Cancellation

You can cancel the rider by giving us at least 30 days' written notice. This will not affect the main policy.

Ending the rider

If your main policy is cancelled, ends or has lapsed for any reason, the rider will automatically and immediately end even if the period of grace for premium has not come to an end.

Changing the terms and conditions

We may change the premiums, benefits or cover or the terms and conditions of the policy contract at any time by giving you at least 30 days' written notice to your last-known address.

Exclusions

All exclusions under the main policy will also apply to the rider. You can refer to the Exclusions shown in the Product Summary for IncomeShield Standard Plan.

Claim

For Deluxe Care Rider, we will assess your claim based on the Claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a Claim form, Original final bill (fully settled) and Copy of settlement details from other insurers (if applicable).

Change in premium

You will need to pay the agreed premium to keep the rider in force. The premium that you pay for the rider may change. We will give you at least 30 days’ written notice of any change to your last-known address.

Reinstatement

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. When we reinstate the rider, we may add exclusions or charge extra premiums from the date of reinstatement if there is a change in the insured person’s medical or physical condition.

Deluxe Care Rider – yearly premium rates (Premiums include GST.)

Age next birthday ³	Standard Plan	Age next birthday ³	Standard Plan
1 - 18	\$88	76 - 78	\$829
19 - 30	\$95	79 - 80	\$1,000
31 - 35	\$107	81 - 83	\$1,152
36 - 40	\$113	84 - 85	\$1,272
41 - 45	\$178	86 - 88	\$1,402
46 - 50	\$199	89 - 90	\$1,535
51 - 55	\$246	91 - 93	\$1,676
56 - 60	\$265	94 - 95	\$1,776
61 - 65	\$356	96 - 98	\$1,890
66 - 70	\$459	99 - 100	\$2,015
71 - 73	\$579	over 100	\$2,092
74 - 75	\$694		

³ The last entry age is 75, based on the insured’s age next birthday under this rider.

Yearly premiums are based on the insured’s age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year’s expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

Product summary: Classic Care Rider

Product information

This is a rider that can be added to the IncomeShield Standard Plan. It can be taken up only if the insured person under this rider is covered under the IncomeShield Standard Plan.

Benefits we will pay

Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel¹ or extended panel², we will apply a co-payment limit as shown in the table:

Types of Treatment	Co-payment
Treatment not provided by our panel ¹ or extended panel ²	10% of the benefits due under your policy
Treatment provided by our panel ¹ or extended panel ²	10% of the benefits due under your policy, up to a co-payment limit of \$3,000 for each policy year

¹ 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 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.

² 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.

For pre-hospitalisation treatment, post-hospitalisation treatment or special benefits claim(s) (if it applies), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel¹ or extended panel².

For consultation fees, medicines, examinations or tests for the main outpatient hospital treatment claim that is covered under the policy, we will apply the co-payment limit only if the main outpatient hospital treatment is provided by our panel¹ or extended panel². For each claim that meets the limits on special benefits (if it applies) or the limit for each policy year of the policy, the co-payment for that claim will not be added towards the co-payment limit of \$3,000 for each policy year.

When the insured is under the care of more than one registered medical practitioner or specialist for their stay in hospital or the main outpatient hospital treatment under the policy, we will apply the co-payment limit as long as the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel¹ or extended panel².

Additional non-panel payment

If the treatment during the insured's stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel¹ or is from the extended panel², you will have to make an additional non-panel payment of up to \$2,000 in each policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if it applies). You must pay the co-payment followed by the additional non-panel payment. We will only pay the amount of your claim which is more than the total of the co-payment and the additional non-panel payment.

When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, we will apply the additional non-panel payment as long as the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel¹ or is from the extended panel².

Extra bed benefit

If during the insured's stay in hospital their parent or guardian stays and shares the same room, we will refund up to \$80 for each day the parent or guardian stays. We will pay up to 10 days for each stay in hospital. This applies only if the insured is a child aged 18 or below during the stay in hospital.

The co-payment and additional non-panel payment of this rider does not apply to any claim for this benefit.

The product conditions – what you need to know

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

Deductible and co-insurance

While the rider is in force, there is no deductible or co-insurance due under the IncomeShield Standard Plan.

However, you must make the co-payment and additional non-panel payment (if it applies) before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and additional non-panel payment.

We will apply the co-payment followed by the additional non-panel payment (if it applies).

Start of Cover

We will start the cover after we have approved your application, and full premium payment is received by Income. The start date of the rider will be shown in the Rider Endorsement.

Terms of renewal

We will automatically renew the cover if you have paid the premium within 60 days from the renewal date of the rider, based on the insured's age on their next birthday.

Cancellation

You can cancel the rider by giving us at least 30 days' written notice. This will not affect the main policy.

Ending the rider

If your main policy is cancelled, ends or has lapsed for any reason, the rider will automatically and immediately end even if the period of grace for premium has not come to an end.

Changing the terms and conditions

We may change the premiums, benefits or cover or the terms and conditions of the policy contract at any time by giving you at least 30 days' written notice to your last- known address.

Exclusions

All exclusions under the main policy will also apply to the rider. You can refer to the Exclusions shown in the Product Summary for IncomeShield Standard Plan.

Claim

For Classic Care Rider, we will assess your claim based on the Claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a Claim form, Original final bill (fully settled) and Copy of settlement details from other insurers (if applicable).

Change in premium

You will need to pay the agreed premium to keep the rider in force. The premium that you pay for the rider may change. We will give you at least 30 days’ written notice of any change to your last-known address.

Reinstatement

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. When we reinstate the rider, we may add exclusions or charge extra premiums from the date of reinstatement if there is a change in the insured person’s medical or physical condition.

Classic Care Rider – yearly premium rates (Premiums include GST.)

Age next birthday ³	Standard Plan	Age next birthday ³	Standard Plan
1 - 18	\$64	76 - 78	\$581
19 - 30	\$70	79 - 80	\$677
31 - 35	\$78	81 - 83	\$756
36 - 40	\$83	84 - 85	\$832
41 - 45	\$132	86 - 88	\$1,060
46 - 50	\$140	89 - 90	\$1,150
51 - 55	\$175	91 - 93	\$1,348
56 - 60	\$181	94 - 95	\$1,444
61 - 65	\$250	96 - 98	\$1,543
66 - 70	\$328	99 - 100	\$1,639
71 - 73	\$397	over 100	\$1,698
74 - 75	\$492		

³ The last entry age is 75, based on the insured’s age next birthday under this rider.

Yearly premiums are based on the insured’s age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash, cheque, credit card or GIRO only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year’s expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

Disclaimer

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by you and us.

Section E: Product summary

Declaration

I agree that the contents of the product summary have been explained to me to my satisfaction by my advisor. I have fully read through the contents of the product summary and I understand them.

Full name of applicant (as in NRIC/Long-Term Pass)	Signature and date (dd/mm/yyyy)
Full name of advisor (as in NRIC)	Signature and date (dd/mm/yyyy)

IncomeShield Standard Plan application – Information on the life to be insured


(You must fill in section F to section L for the life to be insured. If there is more than one life to be insured, please attach extra copies of section F to section L to this application.)

Applicant's (payer's) NRIC number/FIN _____

Section F: Details of life to be insured


Relationship of life to be insured to applicant: <input type="checkbox"/> You <input type="checkbox"/> Your husband or wife <input type="checkbox"/> Your child <input type="checkbox"/> Father <input type="checkbox"/> Mother			
For discount purpose , please give the following details and a copy of documentary proof of relationship:			
Details of serviceman:		SAF Unit: _____ NRIC number: _____	
		ORD (dd/mm/yyyy): _____	
Relationship of life to be insured to serviceman: <input type="checkbox"/> You		PES Status (Please circle only one.): A / B / C / Others (Please give details.): _____	
		<input type="checkbox"/> Your husband or wife <input type="checkbox"/> Your child	
Height (metres)		Weight (kilograms)	
Life to be insured same as applicant?		<input type="checkbox"/> Yes (Please proceed from section G.) <input type="checkbox"/> No (Please give the following details and complete the rest of the sections.)	
Full name (as in NRIC/BC/Long-Term Pass)		Email (Please give only one email address.)	
Name of company		Occupation	
Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Life to be insured's CPF account number (if different from NRIC/BC number/FIN)	NRIC/BC number/FIN
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR (please give details): _____ <input type="checkbox"/> Others (please give details): _____			

Section G: Details of plan and riders

	Important Notes
	<ol style="list-style-type: none"> There is a 40 days period from the start date of your new plan or downgraded/upgraded plan where you are not allowed to perform any downgrade or upgrade of your policy. Each life to be insured is only allowed to buy either Deluxe Care Rider or Classic Care Rider. Cover for Deluxe Care Rider and Classic Care Rider will follow the main type of plan.
Riders	
<input type="checkbox"/> Deluxe Care Rider <input type="checkbox"/> Classic Care Rider	

For NSF with PES A/B medical status, please proceed to section I.

Section H: Questions on health (Please use extra paper if you need to.)

	Important Notes: A 'chronic' condition refers to a medical condition which the sufferer experiences ongoing symptoms of; needs ongoing medical treatment or medical monitoring; or the sufferer experiences a relapse of at least four times a year.
	<p>If any of your answers to the questions is 'Yes', please provide the details we need by filling in the medical history questionnaire. Please fill in one medical history questionnaire for each declared condition. If the declared condition is high or raised blood pressure, raised blood cholesterol or injury, please fill in the relevant specific illness questionnaire instead.</p> <p>Please ensure that each question below is answered correctly and fully, and that all relevant information is disclosed, including any information and declaration that you may have previously given to us.</p>
<p>1. Has the life to be insured ever had, been told to have, been treated for or suffered any symptom of the following health conditions?</p> <ol style="list-style-type: none"> Heart or blood-vessels related disorders or cerebrovascular disease (for example, stroke) High or raised blood pressure or blood cholesterol Diabetes or impaired glucose tolerance or raised blood sugar level or sugar in urine Cancer, or any abnormal growth or tumour (for example, cyst, polyp, nodule) whether cancerous or benign Nervous or mental illness Disease of the reproductive organs or breast (for example, fibroids or breast calcifications) Chronic eye, nose, ear or throat disorder Chronic respiratory disorder Chronic digestive disorder (for example, gastritis, duodenal ulcer or blood in stool) or eating disorder (for example, anorexia nervosa or bulimia) or spleen or other hepatobiliary system disorder which includes liver problem (including hepatitis B carrier), gallstone or inflammation of pancreas 	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes', please give the name of the conditions, diagnosis and the symptoms.	

<p>(j) Chronic endocrine disorder (for example, pituitary or thyroid disorder)</p> <p>(k) Chronic kidney or urinary disorder (for example, kidney stones)</p> <p>(l) Chronic disorder of the bone, spine, muscle or joint (for example, arthritis, gout, slipped disc)</p> <p>(m) Chronic disorder of the blood (for example anaemia, haemophilia or thalassaemia), skin or lymph glands</p> <p>(n) Autoimmune disease (for example, systemic lupus erythematosus, mixed connective tissue disease or scleroderma)</p> <p>(o) HIV Infection or any communicable disease</p> <p>(p) Physical or developmental impairment or congenital or hereditary disorder (for example, speech impairment, learning disability or has special learning needs, autism or attention deficit hyperactivity disorder)</p> <p>(q) Fracture where surgical implants were inserted or injury that is recurrent or symptoms of injuries (for example, pain, discomfort or limp) that have continued for more than one month</p>		
<p>2. (a) Has any application been made to us in the last three months for the life to be insured?</p> <p>(b) Does the life to be insured plan to receive any medical treatment in the next 12 months?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>If 'Yes' to Q2(a), please give details of the type of policy and the policy number.</p> <p>If 'Yes' to Q2(b), please give the name of the conditions, diagnosis and the symptoms.</p>
<p>3. Please answer this question if the life to be insured is a Singapore Citizen or Permanent Resident. Does the life to be insured have any serious pre-existing medical conditions that require them to pay an Additional Premium of 30% on their MediShield Life policy?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>If 'Yes', please give the name of the serious pre-existing medical conditions.</p>
<p>4. Please answer this question if the life to be insured is aged 5 years or below at next birthday.</p> <p>(a) Was the life to be insured born before 37 completed weeks of pregnancy or had been diagnosed of any congenital disorder, genetic disorder or birth defects?</p> <p>(b) Has the life to be insured presented any symptoms and medical conditions or exhibited unusual developmental behaviours that require review, investigation or observation by a medical professional (for example, general practitioner, specialist or therapist) or care-giver (for example, parent, helper or teacher)?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>If 'Yes' to Q4(a), please give the name of the conditions, diagnosis, treatment, date and type of investigation and a copy of the child health booklet and test results.</p> <p>If 'Yes' to Q4(b), please give the details and a copy of the child health booklet and test results.</p>

Section I: Declaration for replacing existing Integrated Shield Plan

<p>Is the life to be insured currently insured under any Integrated Shield Plan?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>If 'Yes', your advisor is required to explain the following to you. Please tick the boxes below to proceed with your application.</p>
<p><input type="checkbox"/> I confirm that my advisor has explained to my satisfaction the implications associated with this switch/replacement and, based on his/her recommendation, I agree to proceed with the switch/replacement of my existing Integrated Shield Plan. I am aware that each life to be insured can only have one Integrated Shield Plan. Once this policy commences, the existing Integrated Shield Plan covering the life to be insured will be automatically terminated.</p>		
<p><input type="checkbox"/> My advisor has explained to me the implications associated with this switch/replacement. I am aware that the implications that may arise from a switch/replacement could outweigh any potential benefit such as:</p> <ul style="list-style-type: none"> The new policy may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at higher cost and, the new policy may be less suitable for me. If I am switching to this plan and I have existing medical conditions that are currently covered by my existing plan, I am aware that I may lose coverage for those conditions. If I am replacing my existing plan by upgrading to this plan and I have existing medical conditions that are currently covered by my existing plan, I am aware that I may not be given the enhanced benefits for those conditions. 		

Section J: Declaration to Central Provident Fund Board (CPF Board)

<p>1. Authorisation by CPF account holder (applicant) I authorise the Central Provident Fund Board (the "CPF Board") to deduct premium(s) due for the Life/Lives to be Insured as named under this application (the "Life/Lives to be Insured") from my MediSave account (including any new MediSave account(s) which I may have arising from obtaining Singapore Permanent Resident status or otherwise) in accordance with the provisions of the Central Provident Fund Act 1953, the MediShield Life Scheme Act 2015 and the respective subsidiary legislation made thereunder and as amended from time to time and subject to all terms and conditions as may be imposed by the CPF Board from time to time for the purposes of the Private Medical Insurance Scheme (or by such other name as it may be referred to from time to time) (PMIS).</p> <p>I authorise the CPF Board to disclose information/seek information on a confidential basis to/from any Insurer(s) for the PMIS in respect of the insurance cover issued following this application. Such information includes but is not limited to:</p> <p>(i) payment and amount of premiums due, including the deduction of premiums from my MediSave account and my MediSave account balance;</p> <p>(ii) the making of refunds under the PMIS, as the CPF Board shall reasonably consider appropriate; and</p> <p>(iii) the amount of premium subsidies for the Life/Lives to be Insured and the amount of additional premium applicable to the Life/Lives to be Insured.</p> <p>2. Consent of the applicant and Life/Lives to be Insured I/We, the Life/Lives to be Insured named under this application, hereby consent to the transfer and disclosure, at any time and without notice to me/us, of any medical information on me/us, in the Insurer's or the CPF Board's possession, between the Insurer and the CPF Board for the purpose of assessing the insurability of me/us and/or the making of a claim under the PMIS.</p> <p>3. Automatic termination of existing integrated medical insurance plan(s) for Life/Lives to be Insured under certain circumstances Subject to the relevant laws and terms and conditions, I understand that:</p> <p>(i) Upon the commencement of this Enhanced IncomeShield cover, any other existing Integrated Shield Plan (if any) under the PMIS in favour of the Life/Lives to be Insured shall automatically terminate; and</p> <p>(ii) Upon the commencement of another Integrated Shield Plan in favour of the Life/Lives to be Insured, this Enhanced IncomeShield cover of the Life/Lives to be Insured shall automatically terminate.</p>
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Section K: Personal data use statement

By providing the information and submitting this application or transaction, I/we consent and agree to Income Insurance Limited ("Income"), its representatives, agents, relevant third parties (referred to in Income's Privacy Policy at <https://www.income.com.sg/privacy-policy>), Income's appointed insurance intermediaries and their respective third party service providers and representatives (collectively "Income Parties") to collect, use, and disclose any personal data in this form or obtained from other sources, including existing personal data provided, any future updates and subsequent information on my/our health or financial situation (collectively "personal data") for the purposes of processing and administering my/our insurance application or transaction, managing my/our relationship and policies with Income including providing me/us with financial advice/ financial planning services, sending me/us corporate communication and information on products and/or services related to my/our ongoing relationship with Income, conducting consumer profiling/data analytic/research, which includes data matching based on personal data collected by Income, its affiliates, business partners and/ or NTUC Enterprise group of social enterprises ("NE Group") where required for Income, its affiliates, business partners and/or NE Group, to develop, improve and/ or customise their products/ services and/ or to provide you with their respective products /services, and in the manner and for other purposes described in Income's Privacy Policy.

Where the personal data of another person(s) (for example, personal data of the insured person, my family, employee, payee/payer or beneficiary) is provided by me/us (whether in this or subsequent submissions) or from other sources to Income Parties, I/we represent and warrant that:

- I/we have obtained their consent for the collection, use and disclosure of their personal data; and
- I am/we are authorised to give any authorisation and approval on their behalf for the purposes as set out in this Personal Data Use Statement.

Marketing Consent

We at Income value our customers and would love to share exclusive offers (such as rewards, privileges, events and discounts) and information about products and services ("Marketing and Promotional messages") offered by Income, our affiliates, business partners and NTUC Enterprise group of social enterprises ("NE Group") that may be useful to you and your family.

If you would like to hear from us, please provide your consent by selecting your preference(s) in receiving Marketing and Promotional messages from Income, our representatives, agents, affiliates, appointed service providers, business partners, insurance intermediaries and NE Group (collectively "Income Partners"):

Postal mail Email Phone call Phone messages*

* Phone messages include text, picture, video and audio message that are sent to your telephone number via SMS, MMS or messaging apps such as WhatsApp, Telegram or WeChat.

By indicating your preference(s) above, your consent to receive Marketing and Promotional messages:

- a. includes allowing Income Partners to collect, use and disclose your contact details to send you Marketing and Promotional messages;
- b. is regardless of your policy status and whether this application or transaction is accepted or refused by Income; and
- c. is in addition to any previous marketing consent which you may have provided to Income.

All consent in receiving Marketing and Promotional messages shall remain valid until it is withdrawn and notified to Income. You may withdraw your consent at any time by submitting your request at <https://www.income.com.sg/enquiry>. Income will process your request within 10 days, and you will stop receiving Marketing and Promotional messages after 21 days only for the mode(s) of communications indicated in your request.



Important Notes: Please refer to Income's Privacy Policy (<https://www.income.com.sg/privacy-policy>) for more information, including access and correction of personal data and consent withdrawal.

Section L: Declaration and authorisation

I declare that the answers given in this application are true, correct and complete. I accept full responsibility for them, whether written by me or by anyone else on my behalf. I have not withheld any information. I agree that this application and other written answers, statements, information or declarations I have made or which have been made on my behalf will form the basis of the contract of insurance between the policyholder and you. If anything is untrue, incorrect or incomplete, the insurance policy will not be valid.

I understand that I may receive correspondences for this application and my policy documents electronically (collectively "policy e-document"). I agree that Income can notify me by email or SMS to retrieve and read my policy e-documents via secure online access.

I agree that Income will not be responsible to me (or any other person) if I fail to:

- a. provide Income my correct email address or mobile number;
- b. inform Income of any update or change to my email address or mobile number; or
- c. keep the password to access the policy e-documents confidential.

I understand that the policy e-documents are considered delivered and received, upon my receipt of your SMS or email notification on the availability of the policy e-documents via secure online access.

I confirm:

- a. that I understand and agree to the collection, use and disclosure of my personal data as stated in the "Personal Data Use Statement" (PDUS);
- b. on the representation and warranty made in the PDUS;
- c. on the preference(s) where I have indicated my consent (if any) to receive Marketing and Promotional messages.

For the purpose of this application, I authorise, consent and agree to:

- a. the medical source, insurance office, reinsurer, organisation to release to Income any medical or relevant information to do with me or the Insured whether Income accepts this application or not;
- b. Income and its relevant third parties stated in Income's Privacy Policy to collect from, use and/or disclose to any medical source, insurance office, reinsurer, or organisation any medical or relevant information to do with me or the Insured; and
- c. Income or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income to underwrite and evaluate me or the Insured's health status or condition in relation to this application.

I agree that a copy of this authorisation is valid and binding as an original copy.

Where applicable, I further authorise, consent and agree to Income disclosing my personal data to the Government of Singapore and statutory boards and organisations approved by the Government of Singapore, for the purpose of determining my suitability and eligibility for public schemes (including, without limitation, schemes relating to healthcare, aged care, disability, social assistance, financial assistance, retirement, savings, insurance and/or disability insurance) when required.

I agree that your legal responsibility will only begin when you accept this application and you have received the first full premium for the plan. The start date of the plan will be shown in the Policy Certificate.

I agree that you can end any IncomeShield/IncomeShield Standard Plan/Enhanced IncomeShield policy that was previously issued to me when you have accepted this application.

I understand that the policy does not cover any pre-existing illness, disease or condition which the life to be insured may have suffered from before the start date of the policy to be issued.

I, the CPF account holder, understand that the money in my MediSave account can be used to buy only one medical insurance policy for myself and each life to be insured.

Where a credit card is used for paying the cash portion of the main plan and/or rider and the cardholder is different from the applicant, I declare that the cardholder has authorised and consented to such use and that I am authorised to agree to the payment method and terms under the above credit card option on the cardholder's behalf.

I declare that my advisor has advised me/us that:

All Singapore Citizens and Permanent Residents will be covered by MediShield Life, regardless of my/our decision on an Integrated Shield Plan. An Integrated Shield Plan comprises two parts – a MediShield Life portion provided by the Central Provident Fund Board (CPF Board) and an additional private insurance coverage provided by Income. As Integrated Shield Plan premiums are higher than MediShield Life premiums, there should be sufficient monies in my/our MediSave account(s) or I/we should have enough cash to pay for MediShield Life premiums on an ongoing basis before I/we consider purchasing an Integrated Shield Plan.

I agree that the product summary has been explained to me to my satisfaction by my advisor. A copy will be provided together with my policy document.

I am aware that I can ask for a copy of Your Guide to Health Insurance from my advisor. Or, I can download one at www.income.com.sg.

I authorise my next-of-kin to contact you on behalf of the life to be insured, if this is necessary.

I confirm that I am not an undischarged bankrupt, that no statutory demand has been served on me and no bankruptcy order has been made against me.

This application is governed by and interpreted according to the laws of the Republic of Singapore.

I agree that the policy will be entered in the Register of the Singapore policies.

I agree that if I or any #Relevant Person is found to be a +Prohibited Person:

- a. Income is entitled not to accept this application; and
- b. if any policy is issued, Income is entitled to end this policy, not pay any benefit or not allow any transaction, such as surrender and assignment, to be carried out under this policy. You will not refund any unutilised premium when this policy is ended.

Income's decision in every respect of the above will be final. I will inform Income immediately if there is any change in my or any Relevant Person's identity, status or identity documents.

Relevant Person includes insured, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of this application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

+ Prohibited Person means a person or entity who is, or who is ^Related to a person or entity:

- i. subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict you from providing insurance or carrying out any transaction under this policy, or
- ii. who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

^ Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

I agree that this form may be signed by electronic or digital signature, whether encrypted or not, which will be considered as an original signature for all purposes and shall have the same force and effect as an original signature. Electronic signature may include electronically scanned and transmitted versions (e.g. via pdf) of an original signature.

WARNING:

You must give all the facts truthfully when you make this application. You must also tell us immediately if there is any change in the state of health of the life to be insured or if the life to be insured is planning to have any medical consultation, investigation or treatment before the start date of this cover. If you fail to reveal any material information in this application, you may not receive any benefits under your policy or we may declare your policy as void or add extra terms on your policy. If you are in doubt as to whether a fact is material, you should reveal it anyway. This includes any fact which you may have given to the advisor but is not written in this application. Please check to make sure you are fully satisfied with the information in this application. You may not alter any of the wording in this proposal form. Any attempt to do so will be of no effect.

Signed in Singapore on (dd/mm/yyyy): _____

Signature of applicant

Signature of life to be insured (16 years old and above must sign)

Section M: Advisor's certification

1. All the answers given to me by the applicant or life to be insured are declared in the application. I have not withheld any information which may affect your decision to accept this application.
2. I am aware that you will treat this seriously and take action against me if I am aware of any information which is not correct or which has not been provided.
3. I have personally seen the applicant and life to be insured and have explained the terms of the policy to them. I have also seen the proof of identity of the applicant and life to be insured and confirm that the details are the same as given on this proposal.

Signature of advisor