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FREQUENTLY ASKED QUESTIONS

(A) Cancer drug treatment changes for Enhanced IncomeShield (EIS), IncomeShield Standard Plan (ISIP) and IncomeShield (IS)

(B) Cancer drug treatment changes for Deluxe Care, Classic Care, Plus and Assist Riders

(A) Cancer drug treatment changes for Enhanced IncomeShield (EIS), IncomeShield Standard Plan (ISIP) and IncomeShield (IS)

1. What is the Cancer Drug List (CDL) and why are these changes introduced?

MOH developed the CDL comprising clinically proven and more cost-effective cancer treatments to ensure greater affordability of cancer treatments and the long-term sustainability of premiums.

From 1 September 2022, MediShield Life (MSHL) and MediSave (MSV) will only cover treatments on the CDL. For all Integrated Shield Plans (IPs), the CDL will take effect from 1 April 2023, upon the renewal of your Policy. Customers with riders can claim for selected cancer drug treatments beyond the CDL.

These changes were announced by MOH on [17 August 2021](#) and recapped in a press release on [2 September 2022](#).

2. What are the benefit changes for EIS, ISIP and IS?

From 1 April 2023, upon renewal of your Policy, your Policy's outpatient Chemotherapy benefit and Immunotherapy benefit (if applicable) will be replaced with a new outpatient Cancer Drug Treatment benefit and Cancer Drug Services benefit.

- **Cancer Drug Treatment benefit** – Only outpatient cancer drug treatments on the CDL will be claimable under your Policy, up to the treatment-specific benefit limits. Selected outpatient cancer drug treatments beyond the CDL will be claimable under riders. If you require cancer treatment following the changes, please consult your doctor early on whether your treatment is on the CDL.
- **Cancer Drug Services benefit** – Services that are part of any outpatient cancer drug treatment (including treatments not on the CDL), such as consultations, scans, lab investigations, treatment preparation and administration, supportive care drugs and blood transfusions, will be claimable under the Cancer Drug Services benefit, up to specified benefit limits.

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3. How do I check whether a cancer drug treatment is a CDL or Non-CDL treatment?



You may scan the QR code or click [here](#) to view the latest version of the CDL. The CDL currently covers most cancer drug treatments approved by the Health Sciences Authority (HSA). MOH will update it every few months to keep up with medical advancements and the latest clinical evidence.

4. My cancer drug(s) is on the CDL. Why is my treatment considered a Non-CDL treatment?

Only outpatient cancer drug treatments that are used for the patient based on the specified clinical indications listed on the CDL are claimable under MSHL, IPs and MSV. If the cancer drug is on the CDL but used for another clinical indication that is not listed, it will be considered a Non-CDL treatment.

For CDL treatments that involve more than one drug, drug omission or replacement with another CDL drug with the indication "for cancer treatment" is allowed, only if they are due to intolerance or contraindications. In such cases, the claim limit of the original CDL treatment will continue to apply.

For cases where multiple cancer drug treatments are administered in a month, if any of the CDL treatments have an indication that states "monotherapy", only CDL treatments with the indication "for cancer treatment" will be claimable in that month. Else, the following will apply:

- (a) If more than one of the cancer drug treatments administered in a month have an indication other than "for cancer treatment", only CDL treatments with the indication "for cancer treatment" will be claimable in that month.
- (b) If one or none of the cancer drug treatments administered in a month has an indication other than "for cancer treatment", all CDL treatments will be claimable in that month.

We will pay up to the highest limit among the CDL treatments that are claimable in that month.

For avoidance of doubt, for CDL treatments, the indications refer to the clinical indications of the drug as specified in the CDL on MOH's website [here](#). Non-CDL treatments will be considered as having an indication other than "for cancer treatment".

Please refer to the examples below illustrating which treatments in a combination are considered to be on the CDL, if they are not already listed as a single row on the CDL. If you are unsure whether your cancer drug treatment is considered a CDL treatment, please check with your doctor.

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Example 1: For cases where multiple cancer drug treatments are administered in a month, if any of the CDL treatments have an indication that states “monotherapy”, only CDL treatments with the indication “for cancer treatment” will be claimable in that month.

Cancer type ↓	Active Ingredient ↓	Dosage Form(s) and Strength(s) ↓	Brand(s) ↓	Clinical indication ↓	Subsidy Class ↓	MediShield Life Claim Limit per month ↓	MediSave Withdrawal Limit per month ↓	Category ↓
Others	Abiraterone	Abiraterone tablet (250 mg, 500 mg, 1000 mg)	-	For cancer treatment.	SDL	\$ 400	\$ 600	2
Leukaemia	Acalabrutinib	Acalabrutinib capsule (100 mg)	Calquence	Monotherapy for chronic lymphocytic leukaemia (CLL) or small lymphocytic lymphoma (SLL) in patients who have received at least one prior therapy.	MAF	\$ 2,000	\$ 600	10

Cancer type ↓	Active ingredient ↓	Dosage Form(s) and Strength(s) ↓	Brand(s) ↓	Clinical indication ↓	Subsidy Class ↓	MediShield Life Claim Limit per month ↓	MediSave Withdrawal Limit per month ↓	Category ↓
Others	Nab-paclitaxel	Paclitaxel - albumin bound nanoparticles injectable suspension (100 mg)	Abraxane	For cancer treatment in patients who are intolerant to paclitaxel.	MAF	\$ 1,000	\$ 600	5
Leukaemia	Nelarabine	Nelarabine injection (250 mg/50 mL)	-	Treatment of T-cell acute lymphoblastic leukaemia and T-cell lymphoblastic lymphoma that has not responded to or has relapsed following treatment with at least 2 chemotherapy regimens.	No subsidy	\$ 1,000	\$ 600	5
Leukaemia	Nilotinib	Nilotinib capsule (50 mg, 150 mg, 200 mg)	Tasigna	Treatment of adults with treatment-resistant or treatment-intolerant chronic myeloid leukaemia (CML) in chronic phase or accelerated phase; or children with treatment-resistant or treatment-intolerant CML in chronic phase.	MAF	\$ 1,200	\$ 600	6

Example 2: If more than one of the cancer drug treatments administered in a month have an indication other than “for cancer treatment”, only CDL treatments with the indication “for cancer treatment” will be claimable in that month.

Example 3: If one or none of the cancer drug treatments administered in a month has an indication other than “for cancer treatment”, all CDL treatments will be claimable in that month.

Cancer type ↓	Active ingredient ↓	Dosage Form(s) and Strength(s) ↓	Brand(s) ↓	Clinical indication ↓	Subsidy Class ↓	MediShield Life Claim Limit per month ↓	MediSave Withdrawal Limit per month ↓	Category ↓
Others	Fludarabine	Fludarabine injection (50 mg)	-	For cancer treatment.	SDL	\$ 600	\$ 600	3
Skin cancer	Fluorouracil	Fluorouracil cream (5%)	-	Treatment of actinic keratosis, Bowen's disease, or superficial basal cell carcinoma.	No subsidy	\$ 200	\$ 600	1

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5. How will my premiums be affected?

To better support policyholders through these changes, Income will **not** increase your IncomeShield premiums till 31 August 2024 (refer to the next renewal notice). Any premium adjustments will only be limited to IncomeShield riders' premiums.

Kindly note the following conditions that will affect your IP premiums.

- a. Premium increases that were announced prior to 2 September 2022 will continue to apply for the policy renewal cycle from 1 April 2022 to 31 March 2023;
- b. Planned changes to GST (from 7% to 8% in 2023 and from 8% to 9% in 2024);
- c. IP premium increases when you move to higher age bands.

6. What are the benefit limits for EIS?

Please refer to the table below for a summary of the benefit limits. For riders' benefit limits, please refer to Q14.

Table 1: Cancer Drug Treatment and Cancer Drug Services Benefit Limits

Benefit	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
Cancer Drug Treatment ¹ (each month)	5x MSHL Limit	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit
Cancer Drug Services ² (each policy year)	5x MSHL Limit	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit

¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time.

² The cancer drug services benefit limit is based on a multiple of the MSHL limit for cancer drug services, which is currently \$3,600 per year.

7. How will the cancer drug treatment and cancer drug services benefits be paid out for EIS?

Please refer to the table below for the claims illustrations of the benefit limits under EIS Preferred.

Table 2: Claims illustration of a CDL treatment claimed under EIS Preferred

Policy	MSHL Limit ³	Enhanced Preferred Benefit Limit ⁴	Total Benefit Limit ⁴
Cancer Drug Treatment (CDL) ¹ (each month)	\$2,000	5x MSHL Limit = \$10,000	\$10,000
Cancer Drug Services ² (each policy year)	\$3,600	5x MSHL Limit = \$18,000	\$18,000

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Table 3: Claims illustration of a Non-CDL treatment claimed under EIS Preferred

Policy	MSHL Limit ³	Enhanced Preferred Benefit Limit ⁴	Total Benefit Limit ⁴
Cancer Drug Treatment (CDL) ¹ (each month)	Not Applicable	Not Applicable	Not Applicable
Cancer Drug Services ² (each policy year)	\$3,600	5x MSHL Limit = \$18,000	\$18,000

¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time.

² The cancer drug services benefit limit is based on a multiple of the MSHL limit for cancer drug services, which is currently \$3,600 per year.

³ The MSHL Limits listed above are correct as of 1 April 2023.

⁴ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule.

8. What are the benefit limits for ISIP and IS?

Please refer to the table below for a summary of the benefit limits.

For riders' benefit limits, please refer to Q15.

Table 4: Cancer Drug Treatment and Cancer Drug Services Benefit Limits for ISIP and IS

Benefit	IncomeShield				
	Standard Plan	Plan P	Plan A	Plan B	Plan C
Cancer Drug Treatment ¹ (each month)	3x MSHL Limit	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit	1x MSHL Limit
Cancer Drug Services ² (each policy year)	2x MSHL Limit	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit	1x MSHL Limit

¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time.

² The cancer drug services benefit limit is based on a multiple of the MSHL limit for cancer drug services, which is currently \$3,600 per year.

9. How will the cancer drug treatment and cancer drug services benefits be paid out for IS?

Please refer to the table below for the claims illustrations of the benefit limits under IncomeShield Plan P.

Table 5: Claims illustration of a CDL treatment claimed under IS Plan P

Policy	MSHL Limit ³	Plan P Benefit Limit ⁴	Total Benefit Limit ⁴
Cancer Drug Treatment (CDL) ¹ (each month)	\$2,000	4x MSHL Limit = \$8,000	\$8,000
Cancer Drug Services ² (each policy year)	\$3,600	4x MSHL Limit = \$14,400	\$14,400

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Table 6: Claims illustration of a Non-CDL treatment claimed under IS Plan P

Policy	MSHL Limit ³	Plan P Benefit Limit ⁴	Total Benefit Limit ⁴
Cancer Drug Treatment (CDL) ¹ (each month)	Not Applicable	Not Applicable	Not Applicable
Cancer Drug Services ² (each policy year)	\$3,600	4x MSHL Limit = \$14,400	\$14,400

¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time.

² The cancer drug services benefit limit is based on a multiple of the MSHL limit for cancer drug services, which is currently \$3,600 per year.

³ The MSHL Limits listed above are correct as of 1 April 2023.

⁴ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule.

10. I am currently undergoing cancer treatment in the outpatient setting. Will the cancer drug changes apply to me now?

No, the cancer drug changes will not apply to you now. Any outpatient cancer drug treatment that is medically necessary will continue to be covered under your Policy's outpatient Chemotherapy benefit and Immunotherapy benefit (if applicable) until 31 March 2023 or upon renewal of your Policy, whichever is later. If you qualify for transitional support (see Q11), the cancer drug changes will only apply to you from 1 October 2023 onwards. Please refer to Q11 for more details.

11. What transitional support will be provided to affected individuals to adjust to the cancer drug changes?

To allow sufficient time for affected individuals to adjust to the cancer drug changes, customers on a course of cancer drug treatment as of 31 March 2023* and whose policies are renewing between 1 April 2023 and 30 September 2023 will continue to receive their current coverage until 30 September 2023.

* Where at least one IP claim is made for an outpatient or inpatient cancer drug treatment administered between 1 January 2023 to 31 March 2023.

Please refer to the table below for examples of how transitional support will be provided.

Did the patient receive cancer drug treatment from 1 Jan 2023 to 31 Mar 2023 and make a claim under their Policy for it?	Policy Renewal Date	Will the patient benefit from transitional support?	When will the cancer drug changes kick in?
Yes. Last received cancer drug treatment on 1 Feb 2023	1 Jun 2023	Yes, as their treatment falls within the eligibility period and their policy renewal date is between 1 Apr 2023 to 30 Sep 2023	1 Oct 2023

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Yes. Last received cancer drug treatment on 1 Feb 2023	1 Dec 2023	No, as their policy renewal date is after the transitional support end date	1 Dec 2023
No. Last received cancer drug treatment on 1 Dec 2022	1 Jun 2023	No, as their treatment falls outside of the eligibility period	1 Jun 2023
No. Last received cancer drug treatment on 1 May 2023	1 Jun 2023	No, as their treatment falls outside of the eligibility period	1 Jun 2023

After the transitional support ends, you will not be able to make IP claims for any treatment not on the CDL, and the claims for CDL treatments will be subject to the revised limits. As such, if you are undergoing a Non-CDL cancer drug treatment, we encourage you to consult with your doctor on whether there are suitable alternatives to your current treatment.

12. It is not feasible for me to switch to a treatment listed on the CDL. What should I consider?

Customers who are undergoing treatments that are not listed on the CDL may wish to discuss with their doctors whether there are suitable alternative treatments on the CDL. However, if switching to a CDL treatment is not feasible, there is support available for those facing difficulties affording their existing treatments.

- If you are a subsidised patient, you can approach a medical social worker in your Public Healthcare Institution (PHI) for financial assistance such as MediFund.
- If you are a non-subsidised patient in a PHI or a patient in a private medical institution, you can approach your doctor to refer you to subsidised care in a PHI, where financial assistance may be available. The PHI’s medical team will review your treatment plan and provide financial counselling (e.g., eligibility for subsidies) before you decide whether to proceed with the transfer.

(B) Cancer drug treatment changes for Deluxe Care, Classic Care, Plus and Assist Riders

13. How do riders supplement the Integrated Shield Plan (IP)?

From 1 April 2023, IPs will only cover outpatient cancer drug treatments on the CDL according to their benefit limits. To supplement your coverage on outpatient cancer drug treatments, from 1 April 2023, we will be introducing a new Additional Cancer Drug Treatment benefit for our Deluxe Care, Classic Care, Plus and Assist Riders.

14. What are the benefit changes made to Deluxe Care, Classic Care, Plus and Assist Riders?

The new Additional Cancer Drug Treatment benefit provides additional coverage on outpatient cancer drug treatments on the CDL up to treatment-specific benefit limits, as well as selected Non-CDL treatments up to the monthly limits.

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As part of this initiative, the Life Insurance Association, Singapore (LIA) has developed a '[Non-CDL Classification Framework](#)' to provide greater clarity and facilitate a common understanding of Non-CDL treatments covered by riders. Under the framework, cancer drug treatments are grouped according to regulatory approvals and clinical guidelines. Your rider will only cover Non-CDL treatments under drug classes A to E.

You can consult your doctor to know which drug class your Non-CDL treatment falls under.

15. What does the Additional Cancer Drug Treatment benefit cover?

The Additional Cancer Drug Treatment benefit covers outpatient cancer drug treatments on the CDL up to the treatment-specific benefit limits and Non-CDL treatments under drug classes A to E up to the monthly limits, will be claimable under your rider. A co-payment is payable for each claim, and it will vary according to the type of cancer drug treatment.

On CDL: For outpatient cancer drug treatments on the CDL, the rider benefit limit will be an additional 200% of your respective Policy benefit limit for cancer drug treatment. This rider benefit limit will be on top of your respective Policy benefit limit for cancer drug treatment. The co-payment based on your rider will apply. For treatments provided by our panel or extended panel, the co-payment limit will be up to \$3,000 for each policy year.

On Non-CDL under drug classes A to E: For outpatient cancer drug treatments classified as Non-CDL under drug classes A to E, the rider benefit limit will be up to \$15,000 (each month), according to your respective Policy. The co-payment based on your rider will apply and it will not have any co-payment limit.

16. What are the benefit limits for riders attached to EIS?

Please refer to the table below for a summary of the benefit limits.

Table 7: Additional Cancer Drug Treatment Benefit Limits (riders attached to EIS)

Type of treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Deluxe Care Rider / Plus Rider / Classic Care Rider / Assist Rider			
Treatment on CDL ⁶ (each month)	10x MSHL Limit	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit
Non-CDL treatment ⁷ (each month)	\$15,000	\$7,000	\$6,000	\$4,000

Note: For cancer drug treatment (CDL), the rider benefit limit will be an additional 200% of your respective Policy benefit limit on cancer drug treatment.

⁶ The additional cancer drug treatment (CDL) benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

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⁷ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website www.lia.org.sg/industry-guidelines/health-insurance/framework/ for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.

17. What is the co-payment that will apply to the Additional Cancer Drug Treatment benefit under riders?

Under the Additional Cancer Drug Treatment benefit, a co-payment is payable for each claim, and it will vary according to the type of cancer drug treatment. A higher co-payment percentage will be applied to Non-CDL cancer drug treatments. This is to encourage policyholders to take up cost-effective treatments on the CDL, which will allow our health insurance to be more sustainable.

A summary of the co-payment requirements is shown below.

Table 8: Co-payment for Additional Cancer Drug Treatment benefit

Type of treatment	Deluxe Care Rider / Plus Rider	Classic Care Rider / Assist Rider
	Co-payment	
Treatment on CDL	5% of the benefits due under the rider	10% of the benefits due under the rider
	Co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel	
Non-CDL treatment ⁷	10% of the benefits due under the rider (no co-payment limit)	20% of the benefits due under the rider (no co-payment limit)
	No co-payment limit	

⁷ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website www.lia.org.sg/industry-guidelines/health-insurance/framework/ for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.

18. How will the cancer drug treatment and cancer drug services benefits be paid out for EIS with Deluxe Care / Plus Riders?

Please refer to the table below for the claims illustrations of the benefit limits.

Table 9: Claims illustration of a CDL treatment claimed under EIS Preferred and Deluxe Care / Plus Rider

Policy	MSHL Limit ³	Enhanced Preferred Benefit Limit ⁴	Deluxe Care / Plus Rider Benefit Limit	Total Benefit Limit ⁴
Cancer Drug Treatment (CDL) ¹ (each month)	\$2,000	5x MSHL Limit = \$10,000	10x MSHL Limit = \$20,000 (5% co-payment)	\$30,000
Cancer Drug Services ² (each policy year)	\$3,600	5x MSHL Limit = \$18,000	Not Applicable	\$18,000

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Table 10: Claims illustration of a Non-CDL treatment claimed under EIS Preferred and Deluxe Care / Plus Rider

Policy	MSHL Limit ⁴	Enhanced Preferred Benefit Limit ⁵	Deluxe Care / Plus Rider Benefit Limit	Total Benefit Limit ⁵
Cancer Drug Treatment (CDL) ¹ (each month)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Cancer Drug Services ² (each policy year)	\$3,600	5x MSHL Limit = \$18,000	Not Applicable	\$18,000
Cancer Drug Treatment (Non-CDL) ³ (each month)	Not Applicable	Not Applicable	\$15,000 (10% co-payment; no co-payment limit)	\$15,000

- ¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time.
- ² The cancer drug services benefit limit is based on a multiple of the MSHL limit for cancer drug services, which is currently \$3,600 per year.
- ³ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website www.lia.org.sg/industry-guidelines/health-insurance/framework/ for more details. The co-payment based on your Rider will apply and it will not have any co-payment limit.
- ⁴ The MSHL Limits listed above are correct as of 1 April 2023.
- ⁵ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule.

19. What are the benefit limits for riders attached to ISIP and IS?

Please refer to the table below for a summary of the benefit limits.

Table 11: Additional Cancer Drug Treatment Benefit Limits (riders attached to ISIP and IS)

Type of treatment	Standard Plan	Plan P	Plan A	Plan B	Plan C
	Deluxe Care Rider / Plus Rider / Classic Care Rider / Assist Rider				
Treatment on CDL ⁶ (each month)	6x MSHL Limit	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit	2x MSHL Limit
Non-CDL treatment ⁷ (each month)	\$5,200	\$4,000	\$3,800	\$3,500	\$3,200

Note: For cancer drug treatment (CDL), the rider benefit limit will be an additional 200% of your respective Policy benefit limit on cancer drug treatment.

- ⁶ The additional cancer drug treatment (CDL) benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time. The co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel.

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⁷ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website www.lia.org.sg/industry-guidelines/health-insurance/framework/ for more details. The co-payment based on your rider will apply and it will not have any co-payment limit.

20. How will the cancer drug treatment and cancer drug services benefits be paid out for IS Plan P with Deluxe Care / Plus Riders?

Please refer to the table below for the claims illustrations of the benefit limits.

Table 12: Claims illustration of a CDL treatment claimed under IS Plan P and Deluxe Care / Plus Rider

Policy	MSHL Limit ³	Plan P Benefit Limit ⁴	Deluxe Care / Plus Rider Benefit Limit	Total Benefit Limit ⁴
Cancer Drug Treatment ¹ (each month)	\$2,000	4x MSHL Limit = \$8,000	8x MSHL Limit = \$16,000 (5% co-payment)	\$24,000
Cancer Drug Services ² (each policy year)	\$3,600	4x MSHL Limit = \$14,400	Not Applicable	\$14,400

Table 13: Claims illustration of a Non-CDL treatment claimed under IS Plan P and Deluxe Care / Plus Rider

Policy	MSHL Limit ⁴	Plan P Benefit Limit ⁵	Deluxe Care / Plus Rider Benefit Limit	Total Benefit Limit ⁵
Cancer Drug Treatment (CDL) ¹ (each month)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Cancer Drug Services ² (each policy year)	\$3,600	4x MSHL Limit = \$14,400	Not Applicable	\$14,400
Cancer Drug Treatment (Non-CDL) ³ (each month)	Not Applicable	Not Applicable	\$4,000 (10% co-payment; no co-payment limit)	\$4,000

¹ The cancer drug treatment benefit limit is based on a multiple of the MSHL limit for cancer drug treatment, which currently ranges from \$200 to \$9,600 per month, depending on the cancer drug treatment. Refer to the [Cancer Drug List \(CDL\)](#) on the MOH website for the applicable MSHL limit. MOH may update this list from time to time.

² The cancer drug services benefit limit is based on a multiple of the MSHL limit for cancer drug services, which is currently \$3,600 per year.

³ The additional cancer drug treatment (Non-CDL) benefit only covers treatments under drug classes A to E according to LIA's Non-CDL Classification Framework. Refer to LIA's website www.lia.org.sg/industry-guidelines/health-insurance/framework/ for more details. The co-payment based on your Rider will apply and it will not have any co-payment limit.

⁴ The MSHL Limits listed above are correct as of 1 April 2023.

⁵ The limits above are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV). They are subject to prevailing co-insurance and pro-rata as set out in the Benefit Schedule.

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21. How can I get more information or seek clarifications on these benefits and premium changes?

You may refer to www.income.com.sg/health-insurance/enhanced-incomeshield for more information. For further assistance, you may get in touch with us through your preferred mode of contact at <https://www.income.com.sg/contact-us>.

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