

# Enhanced IncomeShield

Your reliable healthcare partner that provides unlimited lifetime coverage for your medical and hospitalisation expenses.

HEALTH INSURANCE



## DID YOU KNOW?

In 2024, **Health emerged as one of the top 3 contributors to the CPI-All Items inflation rate<sup>1</sup>.**

Without proper financial planning, rising medical costs may cause significant financial strain for you and your loved ones, creating a situation that can quickly become overwhelming.



**Cancer incidence increased most rapidly in individuals younger than 50 years, especially in those aged 30-39 years, since 2008-2012<sup>2</sup>, and with many cancers being treatable if detected early<sup>3</sup>,** having adequate coverage is important to help ease financial worries and provides one with the assurance to explore advanced treatments - such as proton beam therapy and cell, tissue and gene therapy, that may enhance one's survival rates.

Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type. This can potentially lead to high out-of-pocket expenses and loss of future income.



### Examples of medical bills received by Income Insurance in 2024

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 <sup>th</sup>	90 <sup>th</sup>
Breast Cancer	30 - 60	\$178,218	\$274,486
Lung Cancer	30 - 60	\$278,030	\$353,476
Heart Disease	51 - 60	\$60,849	\$102,871

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

## Enhance your MediShield Life coverage with Enhanced IncomeShield

While MediShield Life (MSHL) is a national health insurance scheme that provides basic health coverage, unexpected medical costs can still add up. This is why you may need a more comprehensive protection plan to minimise your out-of-pocket expenses so you can focus on recovery.

Enhanced IncomeShield is a MediSave-approved Integrated Shield Plan (IP) that gives you the assurance that your hospital and surgical expenses<sup>4</sup> are well taken care of. Enjoy one of the highest cancer coverage in Singapore with up to 23x<sup>5</sup> MSHL monthly claim limit for outpatient treatments<sup>6</sup> listed on the Cancer Drug List (CDL) for one primary cancer, up to \$250,000 for Cell, Tissue and Gene Therapy<sup>7</sup> (CTGTP) listed on Ministry of Health's (MOH) CTGTP list for one treatment per indication per lifetime, and up to \$100,000 for Proton Beam Therapy<sup>8</sup> for each policy year with our Enhanced Preferred and Enhanced Advantage plans.

Furthermore, you can use MediSave (up to the Additional Withdrawal Limits<sup>9</sup>, excluding riders) to pay your premiums, keeping them affordable. Rest assured, whether you have made numerous claims or none at all, your future premiums will not be affected by your claims history<sup>10</sup>.



## Key Benefits



**Up to \$1.5 million limit in each policy year** for medical treatment



**Coverage with no lifetime limit<sup>12</sup>**, so your loved ones are relieved of the financial burden if something unforeseen happens



**As charged coverage for selected benefits<sup>13</sup>** helps to pay for what you have incurred, including **pre- and post-hospitalisation<sup>14</sup> coverage for up to 180 days and 365 days, respectively**



**High coverage for advanced treatments** – up to \$250,000 for Cell, Tissue and Gene Therapy<sup>7</sup> (one treatment per indication per lifetime) listed on MOH's CTGTP list and up to \$100,000 for Proton Beam Therapy<sup>8</sup> (each policy year)

One of the highest in SG<sup>15</sup>



**Get higher limits for the insured receiving treatment for multiple primary cancers** under the Cancer Drug Treatment Benefit<sup>6</sup> and Cancer Drug Services Benefit<sup>16</sup>



**Covers up to \$20,000** each policy year for Inpatient Psychiatric Treatment Benefit

One of the highest in SG



**Get up to 2x MSHL claim limits for selected new outpatient treatments<sup>17</sup>** so one can focus on recovery in the comfort of their own home



**Access to our panels<sup>18</sup> of over 600 specialists** across various specialties and sub-specialties in private practice island-wide, specially curated to meet your medical needs at quality clinical standards

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

## Choose your preferred healthcare plan based on your financial and medical needs

Our range of plans is built to fit diverse needs and budgets, including the Enhanced Basic plan, which is one of the most affordable plans.



### Enhanced Preferred

Standard room in a private hospital or private medical institution

Policy limit of up to \$1,500,000 each policy year

### Enhanced Advantage

Restructured hospital for ward class A and below

Policy limit of up to \$1,000,000 each policy year

### Enhanced Basic

Restructured hospital for ward class B1 and below

Policy limit of up to \$250,000 each policy year

## Supplement your Enhanced IncomeShield with a rider

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

### Key Benefits



**Co-payment annual limit of \$3,000** for treatments provided by medical specialists within our panel<sup>18</sup> and extended panel<sup>18</sup>



**Get up to 18x MSHL claim limit** monthly for outpatient treatments<sup>6</sup> listed on the CDL for one primary cancer so you can focus on treatment and recovery

One of the highest in SG<sup>15</sup>



**Enhanced coverage for multiple primary cancers outpatient treatment claims**, up to the total of the highest limits among the covered cancer drug treatments<sup>6</sup> on the CDL that are administered for each primary cancer in that month and up to \$15,000 monthly on non-CDL treatments<sup>19</sup> for each primary cancer



Receive up to \$80 each day (up to a maximum of 10 days for each hospital stay) for the cost of an extra bed if the insured child<sup>20</sup> is hospitalised

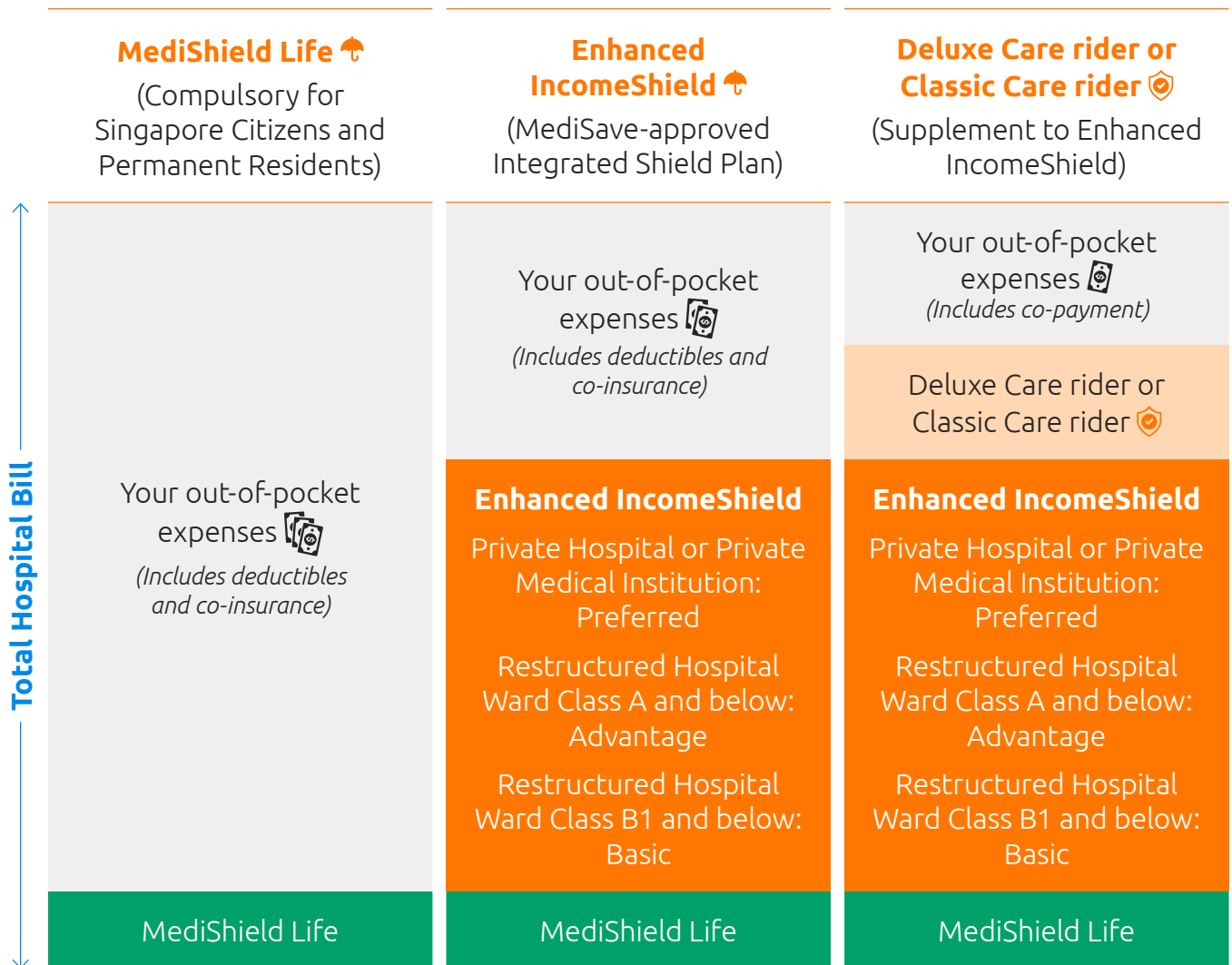
The above benefits vary according to the plan type. For details, you may refer to the schedule of benefits.

## Choose between two riders available

Deluxe Care	Classic Care
5% co-payment of the benefits due under your policy <sup>4</sup>	10% co-payment of the benefits due under your policy <sup>4</sup>
5% co-payment of the benefits due under your rider for each outpatient cancer drug treatment <sup>6</sup> listed on the CDL	10% co-payment of the benefits due under your rider for each outpatient cancer drug treatment <sup>6</sup> listed on the CDL
10% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment <sup>19</sup>	20% co-payment of the benefits due under your rider for each outpatient Non-CDL treatment <sup>19</sup>

## How can Enhanced IncomeShield and our supplementary riders help

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



Deductible: Amount within each policy year that you would need to pay for in relation to claims made in a policy year before there is a payout from the Enhanced IncomeShield

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

For yearly premium rates, visit the following links:







- Enhanced IncomeShield: [income.com.sg/health-and-personal-accident/enhanced-incomeshield/premiums](https://income.com.sg/health-and-personal-accident/enhanced-incomeshield/premiums)
- Deluxe Care rider: [income.com.sg/health-and-personal-accident/enhanced-incomeshield/deluxe-care-rider-premiums](https://income.com.sg/health-and-personal-accident/enhanced-incomeshield/deluxe-care-rider-premiums)
- Classic Care rider: [income.com.sg/health-and-personal-accident/enhanced-incomeshield/classic-care-rider-premiums](https://income.com.sg/health-and-personal-accident/enhanced-incomeshield/classic-care-rider-premiums)

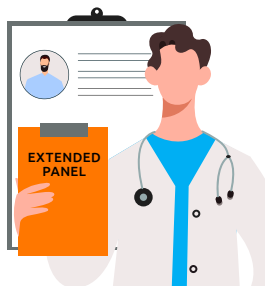
## How Enhanced IncomeShield and our riders work for you







Mr Lee, age 40, is covered under the Enhanced IncomeShield Preferred plan and was hospitalised in a private hospital for surgery to treat his lung cancer. His total bill was \$50,000.





With the coverage from the Enhanced IncomeShield Preferred plan, here is a comparison of Mr Lee's out-of-pocket expenses with and without the Deluxe Care rider or Classic Care rider for the treatment performed at a private hospital provided by our panel<sup>18</sup>:

Without Rider		With Rider 	
		Deluxe Care Rider 	Classic Care Rider 
<b>Total Hospital Bill: \$50,000</b>		<b>Total Hospital Bill: \$50,000</b>	<b>Total Hospital Bill: \$50,000</b>
<b>Bill amount covered by insurance:</b>		<b>Bill amount covered by insurance:</b>	<b>Bill amount covered by insurance:</b>
Enhanced IncomeShield Preferred Plan: (including MSHL)	\$41,850	Enhanced IncomeShield Preferred Plan: (including MSHL)	Enhanced IncomeShield Preferred Plan: (including MSHL)
		Deluxe Care Rider:	Classic Care Rider:
		\$5,650	\$5,150
<b>Out-of-pocket expenses:</b>		<b>Out-of-pocket expenses:</b>	<b>Out-of-pocket expenses:</b>
Deductible:	\$3,500	Co-payment: (5% of the benefits due under the policy, up to \$3,000)	Co-payment: (10% of the benefits due under the policy, up to \$3,000)
Co-insurance: (10% of the hospital bill in excess of Deductible)	\$4,650		
Total amount paid by Mr Lee: <b>\$8,150</b> 		Total amount paid by Mr Lee: <b>\$2,500</b> 	
		Total amount paid by Mr Lee: <b>\$3,000</b> 	









With coverage from the Enhanced IncomeShield Preferred plan and Deluxe Care rider or Classic Care rider, here is a comparison of Mr Lee's out-of-pocket expenses if he chooses to have his treatment provided by a specialist in our extended panel<sup>18</sup> or by a non-panel<sup>18</sup> specialist in a private hospital:

Treatment provided by a <b>specialist in our extended panel<sup>18</sup></b>			
Enhanced IncomeShield Plan with <b>Deluxe Care Rider</b> 		Enhanced IncomeShield Plan with <b>Classic Care Rider</b> 	
<b>Total Hospital Bill: \$50,000</b>		<b>Total Hospital Bill: \$50,000</b>	
<b>Bill amount covered by insurance:</b>		<b>Bill amount covered by insurance:</b>	
Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$41,850	Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$41,850
Deluxe Care Rider:	\$3,650	Classic Care Rider:	\$3,150
<b>Out-of-pocket expenses:</b>		<b>Out-of-pocket expenses:</b>	
Co-payment: <i>(5% of the benefits due under the policy, up to \$3,000)</i>	\$2,500	Co-payment: <i>(10% of the benefits due under the policy, up to \$3,000)</i>	\$3,000
Extended panel and non-panel payment:	\$2,000	Extended panel and non-panel payment:	\$2,000
Total amount paid by Mr Lee: <b>\$4,500</b> 		Total amount paid by Mr Lee: <b>\$5,000</b> 	

Treatment provided by a <b>non-panel specialist</b>			
Enhanced IncomeShield Plan with <b>Deluxe Care Rider</b> 		Enhanced IncomeShield Plan with <b>Classic Care Rider</b> 	
<b>Total Hospital Bill: \$50,000</b>		<b>Total Hospital Bill: \$50,000</b>	
<b>Bill amount covered by insurance:</b>		<b>Bill amount covered by insurance:</b>	
Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$41,850	Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$41,850
Deluxe Care Rider:	\$3,650	Classic Care Rider:	\$1,150
<b>Out-of-pocket expenses:</b>		<b>Out-of-pocket expenses:</b>	
Co-payment: <i>(5% of the benefits due under the policy, no limit)</i>	\$2,500	Co-payment: <i>(10% of the benefits due under the policy, no limit)</i>	\$5,000
Extended panel and non-panel payment:	\$2,000	Extended panel and non-panel payment:	\$2,000
Total amount paid by Mr Lee: <b>\$4,500</b> 		Total amount paid by Mr Lee: <b>\$7,000</b> 	



One year later, Mr Lee also underwent outpatient consultations and scans and was subsequently prescribed a cancer drug treatment<sup>6</sup> listed on the CDL as part of his care plan, provided by a specialist within our panel<sup>18</sup>. The MSHL limit for his cancer drug treatment is \$1,000. Below are Mr Lee's out-of-pocket expenses:

Without Rider		With Rider 	
		Deluxe Care Rider 	Classic Care Rider 
<b>Total Hospital Bill: \$8,500</b>		<b>Total Hospital Bill: \$8,500</b>	<b>Total Hospital Bill: \$8,500</b>
<b>Bill amount covered by insurance:</b>		<b>Bill amount covered by insurance:</b>	<b>Bill amount covered by insurance:</b>
Enhanced IncomeShield Preferred Plan: <i>(including MSHL and cancer drug treatment listed on CDL – up to 5x MSHL limit)</i>	\$4,500	Enhanced IncomeShield Preferred Plan: <i>(including MSHL and cancer drug treatment listed on CDL – up to 5x MSHL limit)</i>	\$4,500
		Deluxe Care Rider: <i>(including cancer drug treatment listed on CDL – up to 18x MSHL limit)</i>	Classic Care Rider: <i>(including cancer drug treatment listed on CDL – up to 18x MSHL limit)</i>
		\$3,575	\$3,150
<b>Out-of-pocket expenses:</b>		<b>Out-of-pocket expenses:</b>	<b>Out-of-pocket expenses:</b>
Co-insurance: <i>(10% of the benefit for cancer drug treatment listed on CDL – up to 5x MSHL limit)</i>	\$500	Co-payment: <i>(5% of the benefits due under the policy, up to \$3,000)</i>	\$425
Excess beyond benefit limit:	\$3,500		\$850
Total amount paid by Mr Lee: <b>\$4,000</b> 		Total amount paid by Mr Lee: <b>\$425</b> 	
		Total amount paid by Mr Lee: <b>\$850</b> 	

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

## IMPORTANT NOTES

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

- 1 Singapore Department of Statistics, [Singapore Consumer Price Index \(CPI\)](#).
- 2 National Registry of Diseases Office, [Singapore Cancer Registry Infographic 2022](#).
- 3 National Registry of Diseases Office, [Singapore Cancer Registry 50th Anniversary Monograph 1968-2017](#).
- 4 Subject to precise terms, conditions and exclusions specified in the policy conditions for Enhanced IncomeShield and riders.
- 5 Enhanced IncomeShield covers 5x MediShield Life (MSHL) Limit and 18x MSHL Limit for one primary cancer when you add a Deluxe Care or Classic Care rider to your Enhanced Preferred or Enhanced Advantage plan.
- 6 This benefit covers the main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. For cancer drug treatment, only cancer drug treatments listed on the Cancer Drug List (CDL) and used according to the indications for the cancer drugs, as specified in the CDL on Ministry of Health (MOH) website ([go.gov.sg/moh-cancerdruglist](https://go.gov.sg/moh-cancerdruglist)) will be covered. For each primary cancer, if the cancer drug treatment on the CDL involves more than one drug, we allow a particular drug to be removed from the treatment or replaced with another drug on the CDL that has the indication 'for cancer treatment', only if this is due to intolerance or contraindications (for example, allergic reactions). In such cases, the claim limit of the original cancer drug treatment on the CDL will apply.  
For each primary cancer, if more than one cancer drug treatment is administered in a month, the following will apply.
  - If any of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy', only the treatments on the CDL that have the indication 'for cancer treatment' will be covered in that month.
  - If none of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy':
    - if more than one of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', only cancer drug treatments that are on the CDL and have the indication 'for cancer treatment' will be covered in that month.
    - if one or none of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', all cancer drug treatments that are on the CDL will be covered in that month.

Cancer drug treatments not on the CDL will be considered as having an indication other than 'for cancer treatment'.  
For insured receiving treatment for one primary cancer, we will pay up to the highest limit among the covered cancer drug treatments on the CDL that are administered in that month.  
The cancer drug treatment on the CDL benefit limit is based on a multiple of the MSHL Limit for the specific cancer drug treatment. For the latest MSHL Limit, refer to the CDL on MOH's website under "MediShield Life Claim Limit per month" ([go.gov.sg/moh-cancerdruglist](https://go.gov.sg/moh-cancerdruglist)). MOH may update this from time to time. The revised list will be applicable to the cancer drug treatment which occurred on and from the effective date of the revised list.
- 7 Cell, tissue and gene therapy benefit pays for inpatient hospital treatment (including day surgery) and outpatient hospital treatment for cell, tissue and gene therapy provided to the insured, as long as the following conditions are met.
  - The cell, tissue and gene therapy is approved by MOH and Health Sciences Authority (HSA).
  - The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.
  - The cell, tissue and gene therapy is on MOH's CTGTP list, and is provided to the insured according to the indications on the CTGTP list, as shown on MOH's website ([go.gov.sg/ctgtp-list](https://go.gov.sg/ctgtp-list)). MOH may update this list from time to time. We will only cover the cell, tissue and gene therapies listed in the schedule of benefits.
- 8 We will only cover the proton beam therapy if it is administered for an MOH-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website ([go.gov.sg/pbt-approved-indications](https://go.gov.sg/pbt-approved-indications)). MOH may update these from time to time.
- 9 The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your Enhanced IncomeShield's additional private insurance coverage premiums. Please refer to [moh.gov.sg/healthcare-schemes-subsidies/medishield-life](https://moh.gov.sg/healthcare-schemes-subsidies/medishield-life) for the latest AWL.

## IMPORTANT NOTES

- 10 The premiums of Enhanced IncomeShield are based on factors such as medical inflation and overall claims experience. There is no additional premium loading on individual policies that have made claim(s).
- 11 We offer 20% off ("Welcome Discount") first-year premium with the purchase of Enhanced IncomeShield Preferred, Advantage or Basic Plan (each a "Qualifying Policy") and/or Deluxe Care Rider or Classic Care Rider (each a "Rider"). The Welcome Discount is only applicable if no additional exclusion or premium loading is applied to the Qualifying Policy and applicable Riders upon policy issuance. The Welcome Discount is only applicable to a Rider if the Rider is taken up together with the Qualifying Policy. The Welcome Discount does not apply to the premium for the MediShield Life portion. Welcome Discount terms and conditions apply. Please refer to [income.com.sg/integrated-shield-plan/welcome-discount-tnc.pdf](https://income.com.sg/integrated-shield-plan/welcome-discount-tnc.pdf) for further details.
- 12 Subject to policy year limits and any benefit limits.
- 13 We will reimburse you for the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits, and any other policy terms (including exclusions).
- 14 Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment, accident inpatient dental treatment or emergency overseas treatment. We do not cover pre-hospitalisation and post-hospitalisation treatment if, under the policy, we do not pay for the inpatient hospital treatment received during the stay in the hospital. Post-hospitalisation treatment, such as medication bought during a period of post-hospitalisation treatment but not used during that period, is not covered.  
  
If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred plan, we will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into the hospital and up to 365 days after the date they left the hospital.  
  
Please refer to the policy conditions for further details.
- 15 Applicable to Enhanced Preferred and Enhanced Advantage plans only.
- 16 For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drug, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.  
  
The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to "Cancer Drug Services" under the MSHL benefits on MOH's website ([go.gov.sg/mshlbenefits](https://go.gov.sg/mshlbenefits)). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the policy year of the revised limit.
- 17 This benefit covers the following main outpatient hospital treatments received by the insured from a restructured hospital. The benefit also includes consultation fees, medicines, examinations and tests that are directly related to the outpatient hospital treatment and ordered by the registered medical practitioner. We will pay these claims if the treatment is provided at a restructured hospital within 30 days (before and after) of the main outpatient hospital treatment, and the same limits of compensation will apply.
  - Home ventilation and respiratory support services
  - Paediatric home care
  - Negative pressure wound therapy (a treatment that uses a vacuum dressing to promote wound healing)
  - Repetitive transcranial magnetic stimulation (a non-invasive treatment to stimulate the brain)
  - Pasteurised donated human milk
  - Hyperbaric oxygen therapy (treatment with 100% oxygen in a chamber to increase the delivery of oxygen to the body)
  - Outpatient parenteral antibiotic therapy (receiving antibiotics intravenously without a hospital stay)
- 18 Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.  
  
Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list.  
  
Non-panel means a registered medical practitioner, specialist, hospital or medical institution that is not within our panel or extended panel.  
  
The list of our approved panel, preferred partners and extended panel can be found at [income.com.sg/specialist-panel](https://income.com.sg/specialist-panel). We may update this list from time to time.

**IMPORTANT NOTES**

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

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

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

This is for general information only and does not constitute an offer, recommendation, solicitation, or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan at [income.com.sg/enhanced-incomeshield-policy-conditions.pdf](https://income.com.sg/enhanced-incomeshield-policy-conditions.pdf), [income.com.sg/deluxe-care-rider-policy-conditions.pdf](https://income.com.sg/deluxe-care-rider-policy-conditions.pdf) and [income.com.sg/classic-care-rider-policy-conditions.pdf](https://income.com.sg/classic-care-rider-policy-conditions.pdf). All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of the premiums paid.

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# Schedule of benefits for Enhanced IncomeShield and each supplementary rider



## Coverage for Enhanced IncomeShield

Benefits	Enhanced IncomeShield (Includes MediShield Life (MSHL) payout)		
	Preferred	Advantage	Basic
Ward entitlement	Standard room in a private hospital or private medical institution	Restructured hospital for ward class A and below	Restructured hospital for ward class B1 and below
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) <ul style="list-style-type: none"> <li>- Normal ward<sup>a</sup></li> <li>- MIC@Home<sup>b</sup></li> <li>- Intensive care unit ward<sup>c</sup></li> </ul>	As charged		
Surgical benefits (including day surgery) <sup>d</sup> (each procedure)			
Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health (MOH) in its latest surgical operation fees tables:			
Table 1 (less complex procedures)			
Table 2			
Table 3			
Table 4			
Table 5			
Table 6			
Table 7 (more complex procedures)			
Organ transplant benefit (including stem-cell transplant)			
Surgical implants <sup>e</sup>			
Radiosurgery			
Accident inpatient dental treatment			
Pre-hospitalisation treatment <sup>f,g</sup>	As charged  Not provided by our panel <sup>h</sup> : up to 100 days before admission  Provided by our panel <sup>h</sup> : up to 180 days before admission	As charged  Up to 100 days before admission	

Benefits	Preferred	Advantage	Basic
<b>Inpatient hospital treatment</b>	<b>Limits of compensation</b>		
Post-hospitalisation treatment <sup>f,g</sup>	As charged  Not provided by our panel <sup>h</sup> : up to 100 days after discharge  Provided by our panel <sup>h</sup> : up to 365 days after discharge	As charged  Up to 100 days after discharge	
Community hospital (Rehabilitative) <sup>a,i</sup>	As charged (up to 90 days for each admission)		
Community hospital (Sub-acute) <sup>a,i</sup>			
Inpatient palliative care service (General)	As charged		
Inpatient palliative care service (Specialised)			
<b>Outpatient hospital treatment<sup>j,k</sup></b>	<b>Limits of compensation</b>		
Radiotherapy for cancer - External (except Hemi-body) - Brachytherapy - Hemi-body - Stereotactic	As charged		
Kidney dialysis			
Erythropoietin for chronic kidney failure			
Immunosuppressants for organ transplant			
Long-term parenteral nutrition			
Home Ventilation and Respiratory Support Service <sup>l</sup> (each month)	\$1,680 but limited to costs of Singapore restructured hospitals	Covered up to MSHL benefits only	
Paediatric Home Care <sup>l</sup> (each month)	\$840 but limited to costs of Singapore restructured hospitals		
Negative Pressure Wound Therapy <sup>l</sup> (each day)	\$240 but limited to costs of Singapore restructured hospitals		
Repetitive Transcranial Magnetic Stimulation <sup>l</sup> (each treatment session)	\$240 but limited to costs of Singapore restructured hospitals		
Pasteurised Donated Human Milk <sup>l</sup> (each day)	\$170 but limited to costs of Singapore restructured hospitals		
Hyperbaric Oxygen Therapy <sup>l</sup> (each treatment session)	\$1,560 but limited to costs of Singapore restructured hospitals		
Outpatient Parenteral Antibiotic Therapy <sup>l</sup> (each day)	\$180 but limited to costs of Singapore restructured hospitals		

Benefits	Preferred	Advantage	Basic
Outpatient hospital treatment <sup>i,k</sup>	Limits of compensation		
Insured receiving treatment for one primary cancer			
Cancer drug treatment (each month) <sup>m</sup>	5x MSHL Limit for one primary cancer		
Cancer drug services (each policy year) <sup>n</sup>			
Insured receiving treatment for multiple primary cancers			
Cancer drug treatment (each month) <sup>m</sup>	The total of the highest limits among the covered cancer drug treatments received for each primary cancer		
Cancer drug services (each policy year) <sup>n</sup>	5x MSHL Limit for multiple primary cancers		
Special benefits	Limits on special benefits		
Breast Reconstruction after Mastectomy <sup>o</sup>	As charged		
Congenital abnormalities benefit	As charged (with 12 months' waiting period)		
Pregnancy and delivery-related complications benefit <sup>p</sup>	As charged (with 10 months' waiting period)		
Living organ donor (insured) transplant benefit – insured as the living donor donating an organ	As charged, up to \$60,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$40,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$20,000 (each transplant with 24 months' waiting period for the person receiving the organ)
Living organ donor (non-insured) transplant benefit (each transplant) – insured as the recipient of organ	As charged, up to \$60,000	Covered up to MSHL benefits only	
Cell, tissue and gene therapy benefit (one treatment per indication per lifetime) <sup>q</sup> - Kymriah  - Yescarta	As charged, up to \$250,000  As charged, up to \$250,000		As charged, up to \$150,000  As charged, up to \$150,000
Proton beam therapy (each policy year) <sup>r</sup>	As charged, up to \$100,000		As charged, up to \$70,000
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each policy year)	As charged, up to \$25,000		As charged, up to \$10,000
Inpatient psychiatric treatment benefit (each policy year)	As charged, up to \$20,000	As charged, up to \$10,000	As charged, up to \$7,000
Prosthesis benefit <sup>s</sup> (each policy year)	As charged, up to \$10,000	As charged, up to \$6,000	As charged, up to \$6,000

Benefits	Preferred	Advantage	Basic
Special benefits	Limits on special benefits		
Emergency overseas treatment	As charged but limited to costs of Singapore private hospitals	As charged but limited to costs of ward class A in Singapore restructured hospitals	As charged but limited to costs of ward class B1 in Singapore restructured hospitals
Waiver of pro-ration factor for outpatient kidney dialysis	Does not apply	Waive pro-ration factor for applicable treatment provided by our preferred partner <sup>h</sup>	
Final expenses benefit (waiver of co-insurance and deductible) <sup>t</sup>	\$5,000		\$3,000
Pro-ration factor <sup>u</sup>	SG/PR/FR <sup>v</sup>		
Inpatient			
<div><div>– Restructured hospital</div><div><div>- Ward class C, B2 or B2+</div><div>- Ward class B1</div><div>- Ward class A</div></div></div> <div>– Private hospital or private medical institution or emergency overseas treatment</div> <div><div>– Community hospital</div><div><div>- Ward class C, B2 or B2+</div><div>- Ward class B1</div><div>- Ward class A</div></div></div>	Does not apply	Does not apply Does not apply Does not apply  50%	Does not apply Does not apply 70%  35%
Day surgery or short-stay ward			
<div>– Restructured hospital subsidised</div> <div>– Restructured hospital non-subsidised</div> <div>– Private hospital or private medical institution or emergency overseas treatment</div>	Does not apply	Does not apply Does not apply  55%	Does not apply Does not apply  40%
Outpatient hospital treatment			
<div>– Restructured hospital subsidised</div> <div>– Restructured hospital non-subsidised</div> <div>– Private hospital or private medical institution</div>	Does not apply	Does not apply Does not apply  45%	Does not apply Does not apply  30%

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

Benefits	Preferred	Advantage	Basic
<b>Deductible for each policy year for an insured aged 80 years or below at next birthday<sup>k</sup></b>			
<b>Inpatient</b>			
– Restructured hospital			
- Ward class C	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500
- Ward class A	\$3,500	\$3,500	\$2,500
– Private hospital or private medical institution or emergency overseas treatment	\$3,500	\$3,500	\$2,500
– Community hospital			
- Ward class C	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500
- Ward class A	\$3,500	\$3,500	\$2,500
<b>Day surgery or short-stay ward</b>			
– Subsidised	\$2,000	\$2,000	\$2,000
– Non-subsidised	\$3,500	\$3,500	\$2,500
<b>Deductible for each policy year for an insured aged over 80 years at next birthday<sup>k</sup></b>			
<b>Inpatient</b>			
– Restructured hospital			
- Ward class C	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750
- Ward class A	\$5,250	\$5,250	\$3,750
– Private hospital or private medical institution or emergency overseas treatment	\$5,250	\$5,250	\$3,750
– Community hospital			
- Ward class C	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750
- Ward class A	\$5,250	\$5,250	\$3,750
<b>Day surgery or short-stay ward</b>			
– Subsidised	\$3,000	\$3,000	\$3,000
– Non-subsidised	\$5,250	\$5,250	\$3,750
<b>Co-insurance</b>	10%		
<b>Limit in each policy year</b>	\$1,500,000	\$1,000,000	\$250,000
<b>Limit in each lifetime</b>	Unlimited		
<b>Last entry age (age next birthday)</b>	75		
<b>Maximum coverage age</b>	Lifetime		

## Coverage for Deluxe Care rider and Classic Care rider

Benefits		Deluxe Care Rider			Classic Care Rider		
		Panel <sup>h</sup>	Extended Panel <sup>h</sup>	Non-panel	Panel <sup>h</sup>	Extended Panel <sup>h</sup>	Non-panel
Cover deductible and co-insurance		Yes Up to benefit limits					
Co-payment		5% co-payment of the benefits due under your policy <sup>w</sup>			10% co-payment of the benefits due under your policy <sup>w</sup>		
Co-payment limit (each policy year)		Up to \$3,000 limit		No limit	Up to \$3,000 limit		No limit
Extended panel <sup>h</sup> and non-panel payment (each policy year)		Not applicable	Up to \$2,000 limit		Not applicable	Up to \$2,000 limit	
Additional Cancer Drug Treatment Benefit for outpatient treatments	Treatment <sup>m</sup> on CDL (each month)	<b>One Primary Cancer:</b> Enhanced Preferred: 18x MSHL Limit Enhanced Advantage: 18x MSHL Limit Enhanced Basic: 10x MSHL Limit  <b>Multiple Primary Cancers:</b> The total of the highest limits among the covered cancer drug treatments received for each primary cancer					
	Non-CDL treatment <sup>x</sup> (each month)	<b>One Primary Cancer:</b> Enhanced Preferred: \$15,000 Enhanced Advantage: \$7,000 Enhanced Basic: \$6,000  <b>Multiple Primary Cancers:</b> Enhanced Preferred: \$15,000 x number of primary cancers Enhanced Advantage: \$7,000 x number of primary cancers Enhanced Basic: \$6,000 x number of primary cancers					
	Treatment on CDL co-payment	5% co-payment of the benefits due under your rider			10% co-payment of the benefits due under your rider		
		Up to \$3,000 limit (each policy year)		No limit	Up to \$3,000 limit (each policy year)		No limit
	Non-CDL treatment co-payment	10% co-payment of the benefits due under your rider			20% co-payment of the benefits due under your rider		
		No limit					
	Extra Bed Benefit		Receive up to \$80 each day (up to a maximum of 10 days for each hospital stay) for the cost of an extra bed for you to sleep over if your insured child <sup>y</sup> gets warded				

Non-panel: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel<sup>h</sup> or extended panel<sup>h</sup>.

**IMPORTANT NOTES**

- a. Include 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 unit (HDU) or a short-stay ward.
- b. Include prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations, laboratory tests, equipment loan or rental, nursing charges, home care and transport-related services. We will cover pre-hospitalisation treatment benefit and post-hospitalisation treatment benefit for the inpatient care provided through Mobile Inpatient Care @ Home (MIC@Home).
- c. Includes meals, prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations and laboratory tests.
- d. Please refer to [go.gov.sg/mshlbenefits](https://go.gov.sg/mshlbenefits) for the updated list of MediShield Life (MSHL) benefits for surgical treatments.
- e. Includes charges for the following approved medical items:
  - Intravascular electrodes used for electrophysiological procedures
  - Percutaneous transluminal coronary angioplasty (PTCA) balloons
  - Intra-aortic balloons (or balloon catheters)
- f. Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment, accident inpatient dental treatment or emergency overseas treatment. We do not cover pre-hospitalisation and post-hospitalisation treatment if, under the policy, we do not pay for the inpatient hospital treatment received during the stay in the hospital. Post-hospitalisation treatment, such as medication bought during a period of post-hospitalisation treatment but not used during that period, is not covered.  
Please refer to the policy conditions for further details.
- g. If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred plan, we will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into the hospital and up to 365 days after the date they left the hospital.  
Please refer to the policy conditions for further details.
- h. Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.  
Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list.  
The list of approved panels and preferred partners, which we may update from time to time, can be found at [income.com.sg/specialist-panel](https://income.com.sg/specialist-panel).
- i. To claim for staying in a community hospital,
  - the insured must have first had inpatient hospital treatment in a restructured hospital or private hospital or been referred from the emergency department of a restructured hospital;
  - the attending registered medical practitioner in the restructured hospital or private hospital must have recommended in writing that the insured needs to be admitted to a community hospital for necessary medical treatment;
  - after the insured is discharged from the restructured hospital or private hospital, they must be immediately admitted to a community hospital for a continuous period of time; and
  - the treatment must arise from the same injury, illness, or disease that resulted from the inpatient hospital treatment.

## IMPORTANT NOTES

- j. This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic.
- For long-term parenteral nutrition, it covers the parenteral bags and consumables necessary for administering long-term parenteral nutrition that meets the MSHL claimable criteria.
  - For cancer drug treatment, only cancer drug treatments listed on the Cancer Drug List (CDL) and used according to the indications for the cancer drugs, as specified in the CDL on Ministry of Health (MOH) website ([go.gov.sg/moh-cancerdruglist](https://go.gov.sg/moh-cancerdruglist)) will be covered. For each primary cancer, if the cancer drug treatment on the CDL involves more than one drug, we allow a particular drug to be removed from the treatment or replaced with another drug on the CDL that has the indication 'for cancer treatment', only if this is due to intolerance or contraindications (for example, allergic reactions). In such cases, the claim limit of the original cancer drug treatment on the CDL will apply.
- For each primary cancer, if more than one cancer drug treatment is administered in a month, the following will apply.
- If any of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy', only the treatments on the CDL that have the indication 'for cancer treatment' will be covered in that month.
  - If none of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy':
    - if more than one of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', only cancer drug treatments that are on the CDL and have the indication 'for cancer treatment' will be covered in that month.
    - if one or none of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', all cancer drug treatments that are on the CDL will be covered in that month.
- Cancer drug treatments not on the CDL will be considered as having an indication other than 'for cancer treatment'.
- For insured receiving treatment for one primary cancer, we will pay up to the highest limit among the covered cancer drug treatments on the CDL that are administered in that month.
- For insured receiving treatment for multiple primary cancers, the registered medical practitioner can apply for higher claim limits for the insured receiving treatment for multiple primary cancers by sending an application to us (for assessment against your policy) and MOH (for assessment against the cover provided by MSHL). In this case, we will pay up to the total of the highest limits among the covered cancer drug treatments on the CDL that are administered for each primary cancer in that month.
- For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drug, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.
- k. The deductible does not apply to the outpatient treatment benefit.
- l. Includes consultation fees, medicines, examinations and tests that are directly related to the outpatient hospital treatment and ordered by the registered medical practitioner. We will pay these claims if the treatment is provided at a restructured hospital within 30 days (before and after) of the main outpatient hospital treatment, and the same limits of compensation will apply.
- m. The cancer drug treatment on the CDL benefit limit is based on a multiple of the MSHL Limit for the specific cancer drug treatment. For the latest MSHL Limit, refer to the CDL on MOH's website under "MediShield Life Claim Limit per month" ([go.gov.sg/moh-cancerdruglist](https://go.gov.sg/moh-cancerdruglist)). MOH may update this from time to time. The revised list will be applicable to the cancer drug treatment which occurred on and from the effective date of the revised list.
- n. For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drug, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.
- The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to "Cancer Drug Services" under the MSHL benefits on MOH's website ([go.gov.sg/mshlbenefits](https://go.gov.sg/mshlbenefits)). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the policy year of the revised limit.
- o. The breast reconstruction must be performed by a registered medical practitioner, during a stay in the hospital, within 365 days after the date the insured leaves the hospital after the mastectomy was done.

## IMPORTANT NOTES

- p. Pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following complications in pregnancy:
- ectopic pregnancy - the condition in which a fertilised ovum implants outside the womb. The ectopic pregnancy must have been terminated by laparotomy, laparoscopic surgery or methotrexate injection
  - pre-eclampsia or eclampsia
  - disseminated intravascular coagulation (DIC)
  - miscarriage- when the fetus of the insured dies as a result of a sudden unexpected and involuntary event which must not be due to a voluntary or malicious act
  - ending a pregnancy if an obstetrician considers it necessary to save the life of the insured
  - acute fatty liver diagnosed during pregnancy
  - postpartum haemorrhage with a hysterectomy performed
  - amniotic fluid embolism
  - abruptio placentae (placenta abruption)
  - choriocarcinoma and hydatidiform mole – a histologically confirmed choriocarcinoma or molar pregnancy.
  - placenta previa
  - antepartum haemorrhage (haemorrhage before delivery)
- In addition to the above, pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following complications if treatment is provided by our preferred partner in the areas of obstetrics and gynaecology:
- Intrapartum haemorrhage (haemorrhage during delivery)
  - Postpartum haemorrhage (haemorrhage after delivery)
  - Cervical incompetency (weakness or insufficiency)
  - Accreta placenta (placenta attaches too deeply to the uterine wall)
  - Placental insufficiency (failure of placenta to deliver an adequate supply of nutrients and oxygen to the fetus) and intrauterine growth restriction (unborn baby is smaller than expected for the gestational age)
  - Gestational diabetes mellitus
  - Obstetric cholestasis (liver disorder during pregnancy resulting in a build-up of bile)
  - Twin to twin transfusion syndrome (disease of the placenta that affects identical twins, resulting in intrauterine blood transfusion from one twin to another)
  - Infection of the amniotic sac and membranes
  - Fourth-degree perineal laceration (tears that extend into the rectum)
  - Uterine rupture
  - Postpartum inversion of uterus (when the uterus turns inside out after childbirth)
  - Obstetric injury or damage to pelvic organs
  - Complications resulting from a hysterectomy carried out at the time of a caesarean section
  - Retained placenta and membranes
  - Abscess of the breast
  - Stillbirth
  - Death of the mother
- q. Cell, tissue and gene therapy benefit pays for inpatient hospital treatment (including day surgery) and outpatient hospital treatment for cell, tissue and gene therapy provided to the insured, as long as the following conditions are met.
- The cell, tissue and gene therapy is approved by MOH and Health Sciences Authority (HSA).
  - The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.
  - The cell, tissue and gene therapy is on MOH's CTGTP list, and is provided to the insured according to the indications on the CTGTP list, as shown on MOH's website ([go.gov.sg/ctgtp-list](http://go.gov.sg/ctgtp-list)). MOH may update this list from time to time. We will only cover the cell, tissue and gene therapies listed in the schedule of benefits.
- r. We will only cover the proton beam therapy if it is administered for an MOH-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website ([go.gov.sg/pbt-approved-indications](http://go.gov.sg/pbt-approved-indications)). MOH may update these from time to time.

**IMPORTANT NOTES**

- s. Deductible and pro-ration factor do not apply to the prosthesis benefit.
- t. We will waive (not enforce) the co-insurance and deductible due for a claim for the inpatient hospital treatment, pre-hospitalisation treatment and post-hospitalisation treatment if the insured dies (i) while in hospital; or (ii) within 30 days of leaving hospital. If the insured dies within 30 days of leaving the hospital, we will also waive the co-insurance due for a claim of outpatient hospital treatment if the treatment was received by the insured within 30 days of leaving hospital.
- u. If the insured is admitted into a ward and medical institution that is higher than what they are entitled to, we will only pay a percentage of the reasonable expenses for necessary medical treatment of the insured. The percentage will depend on the pro-ration factor which applies to the plan (as set out in the schedule of benefits). If the insured receives outpatient hospital treatment from a private hospital or private medical institution, we will only pay the percentage of the reasonable expenses for the necessary medical treatment of the insured, depending on the pro-ration factor which applies to the plan.
- v. If the insured is not a Singapore citizen or Singapore permanent resident but is covered under a plan for a Singapore citizen or a Singapore permanent resident, we will reduce the amount of each benefit we will pay to the percentages (citizenship factors) specified in the policy conditions. The citizenship factor applies to any claim under the policy.  
Enhanced Basic: 80%
- w. Subject to precise terms, conditions and exclusions specified in the policy conditions for Enhanced IncomeShield and riders.
- x. For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore's (LIA's) Non-CDL Classification Framework). Refer to [lia.org.sg/media/3553/non-cdl-classification-framework.pdf](https://lia.org.sg/media/3553/non-cdl-classification-framework.pdf) for more details. LIA may update the list from time to time.
- y. The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

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

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