

Enhanced IncomeShield

The tables below show the Policy and rider benefit limits and coverage.

Enhanced IncomeShield

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 <https://go.gov.sg/moh-cancerdruglist> 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.

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.

Deluxe Care Rider/ Plus Rider

Additional Cancer Drug Treatment Benefit Limit

Types of Cancer Drug Treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Deluxe Care Rider/ Plus Rider			
CDL ³ (each month)	10x MSHL Limit	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit
Non-CDL ⁴ (each month)	\$15,000	\$7,000	\$6,000	\$4,000

Co-payment for Additional Cancer Drug Treatment Benefit

Types of Cancer Drug Treatment	Deluxe Care Rider / Plus Rider
	Co-payment
CDL ³	5% of the benefits due under your rider (co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel)
Non-CDL ⁴	10% of the benefits due under your rider (no co-payment limit)

³ 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 <https://go.gov.sg/moh-cancerdruglist> 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.

⁴ 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 <https://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.

Classic Care Rider/ Assist Rider

Additional Cancer Drug Treatment Benefit Limit

Types of Cancer Drug Treatment	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
	Classic Care Rider/ Assist Rider			
CDL ³ (each month)	10x MSHL Limit	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit
Non-CDL ⁴ (each month)	\$15,000	\$7,000	\$6,000	\$4,000

Co-payment for Additional Cancer Drug Treatment Benefit

Types of Cancer Drug Treatment	Classic Care Rider / Assist Rider
	Co-payment
CDL ³	10% of the benefits due under your rider (co-payment limit of \$3,000 for each policy year applies for treatment provided by our panel or extended panel)
Non-CDL ⁴	20% of the benefits due under your rider (no co-payment limit)

³ 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 <https://go.gov.sg/moh-cancerdruglist> 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.

⁴ 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 <https://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.