



Recover — without — worries

Hospital Care

GENERAL INSURANCE

Focus on your recovery.
With coverage of daily hospital cash benefit.

An unexpected hospital admission could strain your family's finances. Lighten your financial load and rest easy, knowing that Hospital Care¹ gives you daily hospital cash benefit in the event that you are hospitalised, in addition to your other health insurance plans. All you need to do is relax and concentrate on recovering well.

Why is it good for me?

- 1 Enjoy **24-hour global² protection**
- 2 Receive **daily hospital cash benefit³ of up to \$200⁴ per day** when you are hospitalised
- 3 Receive **ICU triple cover benefit³ of up to \$600⁴ per day** instead if you are hospitalised in an ICU
- 4 Covers **day surgery expenses** in a hospital, **emergency outpatient expenses** to treat an injury due to accident and **ambulance expenses⁵**

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Daily hospital cash benefit³ to ease your worries

Give yourself peace of mind with Hospital Care's 24-hour global² protection. You can receive daily hospital cash benefit³ of up to \$200⁴ per day when you are hospitalised or ICU triple cover benefit³ of up to \$600⁴ per day in the event you are hospitalised in the Intensive Care Unit (ICU).

Coverage for day surgery expenses in a hospital, emergency outpatient expenses to treat an injury and ambulance expenses⁵

Besides providing coverage for day surgery expenses in a hospital, Hospital Care also covers ambulance expenses⁵ to transport you to a hospital and emergency outpatient expenses to treat an injury due to an accident. Furthermore, with no deductible under this plan, you can recover with ease.

Section	Benefit	Maximum benefit limits		
		Plan 1	Plan 2	Plan 3
1	Daily hospital cash³ (For each complete 24-hour of hospitalisation up to 730 days for every injury or sickness)	\$100 per day	\$150 per day	\$200 per day
2	ICU triple cover³ (For each complete 24-hour of hospitalisation in the ICU up to 60 days for every injury or sickness)	\$300 per day	\$450 per day	\$600 per day
3	Day surgery (Reimbursement for day surgery expenses in a hospital up to the limits for every injury or sickness)	Up to \$250	Up to \$500	Up to \$750
4	Emergency outpatient expenses to treat an injury (Reimbursement up to the limits per accident for treatment of an injury within 48 hours following the accident and follow-up treatment up to 30 days from the date of the accident)	Up to \$250	Up to \$500	Up to \$750
5	Ambulance expenses⁵ (Reimbursement up to the limits per policy year)	Up to \$500		

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Flexible payment method

Our hassle-free payment methods allow you to choose to pay premiums using the yearly or monthly recurring payment arrangement, depending on which suits you better. You may opt for monthly recurring payment of premium by credit card or yearly recurring payment of premium by credit card or GIRO.

Premium rates

You can choose to pay your premiums on a yearly or monthly basis.

Age (years)	Yearly premium (GIRO ⁶ or credit card)			Monthly premium ⁷ (credit card only)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
30 days to 20 years	\$187.46	\$281.20	\$387.77	\$15.62	\$23.43	\$32.31
21 to 35	\$173.34	\$265.79	\$372.36	\$14.45	\$22.15	\$31.03
36 to 50	\$210.58	\$331.27	\$466.09	\$17.55	\$27.61	\$38.84
51 to 60	\$335.12	\$534.14	\$746.00	\$27.93	\$44.51	\$62.17
61 to 65 (renewals only)	\$644.57	\$1,024.63	\$1,431.66	\$53.71	\$85.39	\$119.31

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisors and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2019, Income had \$41.9 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit www.income.com.sg.

Get in touch

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IMPORTANT NOTES

- 1 You can sign up for this plan if you hold a valid Singapore identification document and are between 30 days and 60 years old. We may continue cover for you up to 65 years old and we may apply new terms depending on our decision.
- 2 You will be covered while you are in Singapore. You will also be covered if you are away from Singapore for no more than 90 days during each policy year.
- 3 You can only claim under either Section 1 (Daily hospital cash) or 2 (ICU triple cover) for the same day of hospitalisation, but not more than one section.
- 4 This benefit is based on coverage under Plan 3.
- 5 You can only claim for Section 5 (Ambulance expenses) if we are paying you under Section 1 (Daily hospital cash) or 2 (ICU triple cover). We will pay for only one ambulance transportation to the hospital for the same injury or sickness during the policy year.
- 6 A new GIRO application form needs to be submitted for bank approval.
- 7 Premium paid by monthly recurring payment arrangement may differ from that shown due to rounding.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/hospital-care-policy-conditions.pdf.

All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

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).

Information is correct as of 1 December 2020