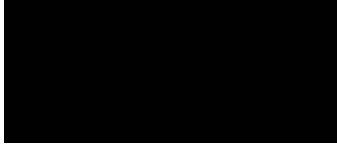




INCOME/PRDT/601

03 Dec 2022



Dear Customer

Name of insured : 
Policy number : 
Plan : Enhanced IncomeShield Basic
Rider : Plus Rider

Revised Coverage for Outpatient Cancer Drug Treatment and Introduction of the Ministry of Health's (MOH's) Cancer Drug List (CDL)

To ensure greater affordability of cancer treatments and the long-term sustainability of premiums, MOH has developed a Cancer Drug List (CDL) comprising clinically proven and more cost-effective cancer treatments.

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

www.moh.gov.sg/news-highlights/details/government-enhances-subsidies-to-improve-affordability-of-cancer-treatment_17Aug2021 and recapped in a press release on 2 September 2022

www.moh.gov.sg/news-highlights/details/transitional-support-for-cancer-patients.



You may scan the QR code below or visit www.go.gov.sg/moh-cancerdruglist 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.

Revised Policy Benefits for Outpatient Cancer Drug Treatment

Upon renewal of your Policy on 10 Feb 2023, your Policy's outpatient Chemotherapy and Immunotherapy benefit 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.

Please refer to the [Annex A](#) for details on the Policy benefit limits and coverage under each of the above benefits and sample illustrations of claims.

To better support policyholders through these changes, Income will **not** increase your IncomeShield premiums¹ till 31 August 2024 (this will be reflected in your next renewal notice). Any premium adjustments will only be limited to IncomeShield riders' premiums.

Transitional Support for Patients Undergoing Cancer Drug Treatment

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 2023² and whose policies are renewing between 1 April 2023 and 30 September 2023 will continue to receive their current coverage until 30 September 2023. Thereafter, these customers will not be able to make IP claims for any treatment not on the CDL, and their claims for CDL treatments will be subject to the revised limits.

Customers who are undergoing treatments 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 treatment.

- If you are a subsidised patient, you can approach a Medical Social Worker (MSW) 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.

¹ 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. In addition, planned changes to GST (from 7% to 8% in 2023 and from 8% to 9% in 2024) and premium increases when you move to higher age bands will continue to apply.

² 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.

New additional support for Outpatient Cancer Drug Treatment with your Deluxe Care Rider or Plus Rider

With these changes to IPs by MOH, we will be introducing a new **Additional Cancer Drug Treatment benefit** for your rider from 1 April 2023 to supplement your coverage on outpatient cancer drug treatments. This benefit provides additional coverage on outpatient cancer drug treatments on the CDL up to the treatment-specific benefit limits, as well as selected non-CDL treatments up to the monthly limits. 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.

- **Additional Cancer Drug Treatment benefit** - 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.

Please refer to the Annex B for details on the Policy and rider benefit limits, rider co-payment and coverage under the benefit and sample illustrations of claims.

These changes to your Policy will be reflected in your next IncomeShield renewal notice on or after 1 April 2023.

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 www.income.com.sg/contact-us.

Yours sincerely

Chief Executive

Enclosure: Annex A and Annex B

ANNEX A- Cancer Drug Treatment Benefit and Cancer Drug Services Benefit

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

Benefit	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
Cancer drug treatment ³ (each month)	5x MSHL Limit	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit
Cancer drug services ⁴ (each policy year)	5x MSHL Limit	4x MSHL Limit	3x MSHL Limit	2x MSHL Limit

Claims Illustration 1 (CDL treatment)

CDL treatment: Alectinib for treatment of a specific lung cancer listed as a clinical indication on the CDL
Policy: Enhanced Preferred

Policy	MSHL Limit⁵	Enhanced Preferred Benefit Limit⁶	Total Benefit Limit⁶
Cancer drug treatment (CDL) (each month)	\$2,000	5x MSHL Limit = \$10,000	\$10,000
Cancer drug services (each policy year)	\$1,200	5x MSHL Limit = \$6,000	\$6,000

Claims Illustration 2 (Non-CDL treatment)

Non-CDL Treatment: Drug X for treatment of endometrial cancer, and endometrial cancer is not listed as a clinical indication for Drug X on the CDL
Drug Class of Non-CDL Treatment: Class B
Policy: Enhanced Preferred

Policy	MSHL Limit⁵	Enhanced Preferred Benefit Limit⁶	Total Benefit Limit⁶
Cancer drug treatment (CDL) (each month)	Not applicable	Not applicable	Not applicable
Cancer drug services (each policy year)	\$1,200	5x MSHL Limit = \$6,000	\$6,000

³ 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 www.go.gov.sg/moh-cancerdruglist for the applicable MSHL Limit. MOH may update this list from time to time.

⁴ The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services, which is currently \$1,200 per year.

⁵ The MSHL Limits listed above are correct as of 1 September 2022.

⁶ 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.

ANNEX B – Additional Cancer Drug Treatment Benefit

Table 2: 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 ⁷ (each month)	10x MSHL Limit	8x MSHL Limit	6x MSHL Limit	4x MSHL Limit
Non-CDL ⁸ (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.

Table 3: Co-payment for Additional Cancer Drug Treatment Benefit

Types of Cancer Drug Treatment	Deluxe Care Rider / Plus Rider
	Co-payment
CDL ⁷	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 ⁸	10% of the benefits due under your rider (no co-payment limit)

Claims Illustration 1 (CDL treatment)

CDL treatment: Alectinib for treatment of a specific lung cancer listed as a clinical indication on the CDL Policy: Enhanced Preferred + Deluxe Care Rider

Policy	MSHL Limit ⁵	Enhanced Preferred Benefit Limit ⁶	Deluxe Care Rider Benefit Limit	Total Benefit Limit ⁶
Cancer drug treatment (CDL) (each month)	\$2,000	5x MSHL Limit = \$10,000	10x MSHL Limit = \$20,000 (5% co-payment)	\$30,000
Cancer drug services (each policy year)	\$1,200	5x MSHL Limit = \$6,000	Not applicable	\$6,000

Claims Illustration 2 (Non-CDL treatment)

Non-CDL Treatment: Drug X for treatment of endometrial cancer, and endometrial cancer is not listed as a clinical indication for Drug X on the CDL

Drug Class of Non-CDL Treatment: Class B

Policy: Enhanced Preferred + Deluxe Care Rider

Policy	MSHL Limit ⁵	Enhanced Preferred Benefit Limit ⁶	Deluxe Care Rider Benefit Limit	Total Benefit Limit ⁶
Cancer drug treatment (CDL) (each month)	Not applicable	Not applicable	Not applicable	Not applicable
Cancer drug services (each policy year)	\$1,200	5x MSHL Limit = \$6,000	Not applicable	\$6,000
Cancer drug treatment (Non-CDL) (each month)	Not applicable	Not applicable	\$15,000 (10% co-payment; no co-payment limit)	\$15,000

⁵ The MSHL Limits listed above are correct as of 1 September 2022.

⁶ 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.

⁷ 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 www.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.

⁸ 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.