

# Hospital Care

Focus on your recovery.  
With extra cash you can use for  
additional expenses when hospitalised.

GENERAL INSURANCE



## Hospital Care

An unexpected hospital admission could strain your family's finances. Lighten your financial load and rest easy, knowing that Hospital Care<sup>1</sup> 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 global<sup>2</sup> protection**

2

Receive **up to \$300<sup>3</sup> per day** when you are hospitalised under the **daily hospital cash benefit<sup>4</sup>**

3

Receive **up to \$900<sup>3</sup> per day** instead if you are hospitalised in an ICU under the **ICU triple cover benefit<sup>4</sup>**

4

Covers **day surgery expenses** in a hospital, **emergency outpatient expenses** to treat an injury due to **accident, and ambulance expenses<sup>5</sup>**

5

Receive **up to \$150<sup>3</sup> per day** under the **home recovery after hospitalisation benefit<sup>6</sup>** after you discharge from hospital

## Hospital Care

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### Daily hospital cash benefit<sup>4</sup> while you are hospitalised

Give yourself peace of mind with Hospital Care's 24-hour global<sup>2</sup> protection. You can receive daily hospital cash benefit<sup>4</sup> of up to \$300<sup>3</sup> per day when you are hospitalised, or ICU triple cover benefit<sup>4</sup> of up to \$900<sup>3</sup> per day in the event you are hospitalised in the Intensive Care Unit (ICU).

As a cash benefit, you have the choice to use the extra cash based on your needs – be it for food deliveries, home cleaning, temporary income replacement, or any other needs you have.

### Home recovery after hospitalisation benefit<sup>6</sup> when you are discharged and recovering at home

With the home recovery after hospitalisation benefit<sup>6</sup>, you can receive up to \$150<sup>3</sup> per day of medical leave you have been given for recovery at home immediately following discharge from the hospital. This benefit covers up to 5 days for every injury or sickness, giving you sufficient time for recovery in the comfort of your own home.

### Coverage for day surgery expenses in a hospital, emergency outpatient expenses to treat an injury, and ambulance expenses<sup>5</sup>

Besides providing coverage for day surgery expenses in a hospital, Hospital Care also reimburses you for ambulance expenses<sup>5</sup> to transport you to a hospital and emergency outpatient expenses to treat an injury due to an accident. Furthermore, you can recover with ease with no deductible under this plan.

## Hospital Care

Section	Benefit	Maximum benefit limits		
		Classic	Deluxe	Preferred
1	<b>Daily hospital cash<sup>4</sup></b> (For each complete 24-hour of hospitalisation up to 730 days for every injury or sickness)	\$100 per day	\$200 per day	\$300 per day
2	<b>ICU triple cover<sup>4</sup></b> (For each complete 24-hour of hospitalisation in the ICU up to 60 days for every injury or sickness)	\$300 per day	\$600 per day	\$900 per day
3	<b>Day surgery</b> (Reimbursement for day surgery expenses in a hospital up to the limits for every injury or sickness)	Up to \$250	Up to \$750	Up to \$1,200
4	<b>Emergency outpatient expenses to treat an injury</b> (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 \$750	Up to \$1,200
5	<b>Ambulance expenses<sup>5</sup></b> (Reimbursement up to the limits per policy year)	Up to \$500		
6	<b>Home recovery after hospitalisation<sup>6</sup></b> (For each day of medical leave, up to 5 days for every injury or sickness)	\$50 per day	\$100 per day	\$150 per day

## 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.

## Hospital Care

### Premium rates

You can choose to pay your premiums on a yearly or monthly basis. Enjoy 5% discount when you pay yearly.

Age	Yearly premium (GIRO <sup>7</sup> or credit card)			Monthly premium (credit card only)		
	Classic	Deluxe	Preferred	Classic	Deluxe	Preferred
<b>30 days to 25 years</b>	\$205.44	\$297.46	\$505.04	\$18.03	\$26.10	\$44.31
<b>26 to 30</b>	\$219.35	\$317.79	\$541.42	\$19.25	\$27.88	\$47.50
<b>31 to 35</b>	\$238.61	\$346.68	\$589.57	\$20.94	\$30.42	\$51.72
<b>36 to 40</b>	\$247.17	\$359.52	\$609.90	\$21.69	\$31.54	\$53.50
<b>41 to 45</b>	\$276.06	\$413.02	\$827.11	\$24.22	\$36.23	\$72.56
<b>46 to 50</b>	\$280.34	\$434.42	\$866.70	\$24.60	\$38.11	\$76.03
<b>51 to 55</b>	\$408.74	\$634.51	\$1,267.95	\$35.86	\$55.66	\$111.23
<b>56 to 60</b>	\$411.95	\$660.19	\$1,319.31	\$36.14	\$57.92	\$115.73
<b>61 to 65</b>	\$577.80	\$924.48	\$1,848.96	\$50.69	\$81.10	\$162.19
<b>66<sup>^</sup></b>	\$655.91	\$1,048.60	\$2,192.43	\$57.54	\$91.99	\$192.32
<b>67<sup>^</sup></b>	\$732.95	\$1,172.72	\$2,346.51	\$64.30	\$102.88	\$205.84
<b>68<sup>^</sup></b>	\$770.40	\$1,291.49	\$2,534.83	\$67.58	\$113.29	\$222.36
<b>69<sup>^</sup></b>	\$847.44	\$1,419.89	\$2,737.06	\$74.34	\$124.56	\$240.10
<b>70<sup>^</sup></b>	\$931.97	\$1,562.20	\$2,984.23	\$81.76	\$137.05	\$261.78
<b>71<sup>^</sup></b>	\$1,025.06	\$1,718.42	\$3,251.73	\$89.92	\$150.74	\$285.24
<b>72<sup>^</sup></b>	\$1,165.23	\$1,889.62	\$3,415.44	\$102.22	\$165.76	\$299.60
<b>73<sup>^</sup></b>	\$1,281.86	\$2,079.01	\$3,585.57	\$112.45	\$182.37	\$314.53
<b>74<sup>^</sup></b>	\$1,410.26	\$2,286.59	\$3,765.33	\$123.71	\$200.58	\$330.30
<b>75<sup>^</sup></b>	\$1,515.12	\$2,514.50	\$3,952.58	\$132.92	\$220.58	\$346.72

<sup>^</sup> For renewals only.

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

## Hospital Care

Be rewarded with family discount when you insure your spouse and/or your child(ren) under 18 years old under the same policy.

Number of insured persons	Discount
2	10%
3	15%
4 or more	20%

### 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](http://www.income.com.sg/IncomeTreats).

# Hospital Care

## IMPORTANT NOTES

- 1 You can sign up for this plan if you hold a valid Singapore identification document and are between 30 days and 65 years old. We may continue cover for you up to 75 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 This benefit is based on coverage under Preferred Plan.
- 4 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.
- 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 You can only claim for Section 6 (Home recovery after hospitalisation) if we are paying you under Section 1 (Daily hospital cash) or 2 (ICU triple cover).
- 7 A new GIRO application form needs to be submitted for bank approval.

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](http://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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 1 September 2022

*Financial planning,  
made for the moments that matter to you.*

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## **About Income**

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Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit [www.income.com.sg](http://www.income.com.sg).

## **Get in touch**

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